State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-208 FC2 (Rate)

## Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Group Long-Term Care Insurance – Premium Rate Schedule Increase Filing

State: Pennsylvania

TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

Filing Type: Rate - Other (Not M.U. or G.I. Product)

Date Submitted: 04/05/2017

SERFF Tr Num: META-130989999

SERFF Status: Assigned

State Tr Num: META-130989999

State Status: Received Review in Progress
Co Tr Num: CT17-208 FC2 (RATE) RW

Implementation

Date Requested:

Author(s): Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron, Katijah Basalat

Reviewer(s): Jim Laverty (primary)

Disposition Date: Disposition Status: Implementation Date:

State Filing Description:

Proposed 23.1% increase on 112 policyholders of Met Life group forms G.LTC1697 and GCLTCAARP-06-FC.

SERFF Tracking #: META-130989999 State Tracking #: META-130989999 Company Tracking #: CT17-208 FC2 (RATE) RW

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-208 FC2 (Rate)

### **General Information**

Project Name: 2017 AARP Rate Increase Filings

Status of Filing in Domicile:

Project Number: CT17-208 FC2 (Rate)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Group Market Type: Association Overall Rate Impact:

Filing Status Changed: 04/06/2017

State Status Changed: 04/06/2017 Deemer Date:

Created By: Robert Waldron Submitted By: Robert Waldron

Corresponding Filing Tracking Number: META-130990188

State TOI: LTC03G Group Long Term Care State Sub-TOI: LTC03G.001 Qualified

Filing Description:

This is a filing of a premium rate schedule increase for group long-term care insurance policies.

April 5, 2017

Pennsylvania Insurance Department 1326 Strawberry Square, 13th Floor Harrisburg, Pennsylvania 17120

Re:Group (AARP) Long-Term Care Insurance – Premium Rate Schedule Increase Filing Our NAIC Company No. is 65978
Our FEIN is 13-5581829

#### Dear Sir/Madam:

We are filing, for your review and approval, a request for a 20.80% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state. The requested increase is planned to be implemented over three phases of 10% (phase one), 10% (phase two) and 1.75% (phase three), resulting in an actuarially equivalent cumulative increase of 23.12%.

We will implement the premium rate schedule increase only after we have received approval from your Department and will apply the approved increase to all certificates issued in your state under a group long-term care insurance policy sitused in the District of Columbia. Please note policy form G.LTC1697 was approved by the District of Columbia on July 27, 1997.

The premium rate schedule increase for which we are seeking approval will apply to the following group long-term care insurance certificate forms:

•GCLTCAARP-06-FC approved by your Department on July 7, 2006

Please note that these forms are not currently being marketed to new group certificateholders.

State Tracking #: META-130989999 Company Tracking #: CT17-208 FC2 (RATE) RW

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-208 FC2 (Rate)

We are submitting an actuarial memorandum and rates in support of our request.

Company Rate Information Provided on SERFF

SERFF Tracking #: META-130989999

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

"Written Premium Change for this Program" and "Written Premium for this Program" reflects premium information only for certificates issued to residents of your state. The "Number of Policyholders Affected for this Program" reflects only the number of certificates issued to residents of your state.

Notification to Certificateholders of Premium Rate Schedule Increase

We intend to provide certificateholders with a minimum of 60 days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

- •the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- •the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction;
- •if the certificateholder's coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), that the certificateholder will have nonforfeiture coverage as follows:
- •if the certificateholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL"), we will issue the certificateholder the LCUL described below;
- •if the certificateholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision;
- •if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a result of the premium rate schedule increase, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse; and
- •we will not provide coverage under more than one nonforfeiture coverage provision.

Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement

In connection with our request for approval of a premium rate schedule increase, we are filing, under separate cover, the following form for review and approval. Please refer to the section above titled Notification to Certificateholders of Premium Rate Schedule Increase for additional information on how we intend to use this form.

Form Number: Description:

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-208 FC2 (Rate)

LCUL-FC2LIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM (CONTRIBUTION) INCREASE ENDORSEMENT. Endorsement to be issued to certificateholders whose coverage lapsed during the Election Period (described above) and (1) whose policies did not include a nonforfeiture coverage provision; or (2) who qualified for Contingent Benefit Upon Lapse as a result of the premium rate schedule increase.

The officer signing below certifies that this endorsement form achieves a Flesch score of 45.

The contact person for this filing is:

Melinda Lula 1300 Hall Boulevard Bloomfield, CT 06002 Telephone: 860-656-3862 mlula@metlilfe.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly

Director, Product Management & Compliance

## **Company and Contact**

## **Filing Contact Information**

Melinda Lula, Sr. Product Consultant mlula@metlife.com 1300 Hall Blvd 860-656-3862 [Phone] Bloomfield, CT 06002 866-588-3217 [FAX]

#### Filing Company Information

Metropolitan Life Insurance CoCode: 65978 State of Domicile: New York

Company Group Code: 241 Company Type: Life MetLife Group Name: State ID Number:

200 Park Avenue FEIN Number: 13-5581829

New York, NY 10166

(212) 578-2211 ext. [Phone]

# **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

 SERFF Tracking #:
 META-130989999
 State Tracking #:
 META-130989999
 Company Tracking #:
 CT17-208 FC2 (RATE) RW

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-208 FC2 (Rate)

## **Rate Information**

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.000%

**Effective Date of Last Rate Revision:** 

Filing Method of Last Filing: N/A

### **Company Rate Information**

Company	Overall %	Overall % Rate	Written Premium Change for	Number of Policy Holders Affected	Written Premium for	Maximum % Change	Minimum %
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Metropolitan Life Insurance Company	23.120%	23.120%	\$43,683	112	\$188,941	23.120%	23.120%

 SERFF Tracking #:
 META-130989999
 State Tracking #:
 META-130989999
 Company Tracking #:
 CT17-208 FC2 (RATE) RW

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

**Project Name/Number:** 2017 AARP Rate Increase Filings/CT17-208 FC2 (Rate)

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_AARP_FlexChoice2_Rates _with_23.12%_IncreasePhase 1_10%	G.LTC1697, GCLTCAARP-06-FC	Revised	Previous State Filing Number: Percent Rate Change Request: 23.12	PA_AARP_FlexChoice 2_Rates_with_23.12% _IncreasePhase1_10% .pdf,
2		PA_AARP_FlexChoice2_Rates _with_23.12%_IncreasePhase 2_10%		Revised	Previous State Filing Number: Percent Rate Change Request: 23.12	PA_AARP_FlexChoice 2_Rates_with_23.12% _IncreasePhase2_10% .pdf,
3		PA_AARP_FlexChoice2_Rates _with_23.12%_IncreasePhase 3_1.75%		Revised	Previous State Filing Number: Percent Rate Change Request: 23.12	PA_AARP_FlexChoice 2_Rates_with_23.12% _IncreasePhase3_1.75 %.pdf,

ļ					Monthly Prer	nium per \$3	00 Monthly E					sulting in 10	% Cumulativ	e Increase)					
Issue		F	uture Purch	nase Option					ive - 20 Day o 3% Comp					Aut	to 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$3.03 \$3.04	\$3.70 \$3.72	\$4.27 \$4.29	\$4.74 \$4.77	\$5.76 \$5.81	\$6.46 \$6.51	\$4.50 \$4.57	\$5.58 \$5.67	\$6.52 \$6.63	\$7.40 \$7.52	\$9.24 \$9.41	\$10.48 \$10.67	\$8.70 \$8.80	\$10.97 \$11.10	\$12.96 \$13.11	\$14.95 \$15.14	\$19.02 \$19.26	\$21.59 \$21.87	25 26
27	\$3.04	\$3.74	\$4.29	\$4.77 \$4.81	\$5.85	\$6.57	\$4.63	\$5.75	\$6.74	\$7.65	\$9.41	\$10.86	\$8.90	\$11.23	\$13.11	\$15.14	\$19.20	\$21.07	27
28	\$3.08	\$3.76	\$4.36	\$4.84	\$5.90	\$6.62	\$4.70	\$5.84	\$6.85	\$7.78	\$9.74	\$11.04	\$9.01	\$11.36	\$13.42	\$15.51	\$19.75	\$22.44	28
29	\$3.09	\$3.80	\$4.39	\$4.88	\$5.95	\$6.67	\$4.77	\$5.93	\$6.96	\$7.91	\$9.90	\$11.24	\$9.12	\$11.50	\$13.59	\$15.70	\$20.00	\$22.73	29
30 31	\$3.11 \$3.12	\$3.82 \$3.84	\$4.42 \$4.44	\$4.92 \$4.95	\$6.00 \$6.04	\$6.72 \$6.78	\$4.85 \$4.93	\$6.03 \$6.13	\$7.07 \$7.18	\$8.04 \$8.17	\$10.08 \$10.25	\$11.44 \$11.64	\$9.23 \$9.34	\$11.63 \$11.76	\$13.75 \$13.92	\$15.88 \$16.08	\$20.25 \$20.50	\$23.02 \$23.32	30 31
32	\$3.15	\$3.86	\$4.48	\$4.98	\$6.08	\$6.83	\$5.01	\$6.23	\$7.30	\$8.31	\$10.43	\$11.85	\$9.45	\$11.90	\$14.08	\$16.28	\$20.77	\$23.62	32
33	\$3.16	\$3.88	\$4.51	\$5.02	\$6.13	\$6.89	\$5.08	\$6.33	\$7.43	\$8.45	\$10.62	\$12.06	\$9.56	\$12.05	\$14.25	\$16.48	\$21.03	\$23.93	33
34 35	\$3.18 \$3.19	\$3.92 \$3.94	\$4.54 \$4.57	\$5.06 \$5.09	\$6.17 \$6.23	\$6.94 \$6.99	\$5.16 \$5.24	\$6.42 \$6.53	\$7.55 \$7.67	\$8.59 \$8.75	\$10.80 \$10.99	\$12.27 \$12.49	\$9.67 \$9.78	\$12.19 \$12.33	\$14.42 \$14.60	\$16.68 \$16.89	\$21.30 \$21.56	\$24.23 \$24.54	34 35
36	\$3.22	\$3.98	\$4.63	\$5.16	\$6.31	\$7.10	\$5.34	\$6.67	\$7.82	\$8.92	\$11.22	\$12.75	\$9.70	\$12.50	\$14.80	\$17.12	\$21.87	\$24.89	36
37	\$3.26	\$4.03	\$4.69	\$5.23	\$6.39	\$7.19	\$5.43	\$6.80	\$7.98	\$9.11	\$11.46	\$13.02	\$10.04	\$12.66	\$14.99	\$17.35	\$22.18	\$25.25	37
38 39	\$3.29 \$3.32	\$4.07 \$4.11	\$4.74 \$4.81	\$5.29 \$5.36	\$6.48 \$6.57	\$7.29 \$7.39	\$5.53 \$5.64	\$6.93 \$7.06	\$8.14 \$8.31	\$9.30 \$9.48	\$11.70 \$11.95	\$13.30 \$13.59	\$10.18 \$10.31	\$12.83 \$13.00	\$15.19 \$15.40	\$17.59 \$17.83	\$22.48 \$22.80	\$25.61 \$25.97	38 39
40	\$3.36	\$4.17	\$4.86	\$5.43	\$6.66	\$7.49	\$5.75	\$7.00	\$8.47	\$9.46	\$12.20	\$13.87	\$10.31	\$13.18	\$15.40	\$18.07	\$23.12	\$26.35	40
41	\$3.39	\$4.21	\$4.92	\$5.50	\$6.74	\$7.59	\$5.86	\$7.35	\$8.64	\$9.88	\$12.45	\$14.17	\$10.58	\$13.35	\$15.82	\$18.33	\$23.45	\$26.72	41
42	\$3.42	\$4.26	\$4.98	\$5.57	\$6.83	\$7.69	\$5.97	\$7.49	\$8.81	\$10.08	\$12.72	\$14.48	\$10.73	\$13.53	\$16.03	\$18.58	\$23.78	\$27.10	42
43 44	\$3.45 \$3.49	\$4.30 \$4.35	\$5.04 \$5.09	\$5.63 \$5.70	\$6.92 \$7.01	\$7.79 \$7.90	\$6.08 \$6.19	\$7.63 \$7.79	\$8.99 \$9.16	\$10.29 \$10.49	\$12.98 \$13.26	\$14.78 \$15.10	\$10.87 \$11.01	\$13.72 \$13.90	\$16.25 \$16.47	\$18.83 \$19.09	\$24.11 \$24.45	\$27.49 \$27.89	43 44
45	\$3.52	\$4.40	\$5.16	\$5.76	\$7.10	\$8.00	\$6.31	\$7.93	\$9.35	\$10.71	\$13.54	\$15.42	\$11.15	\$14.09	\$16.70	\$19.35	\$24.79	\$28.28	45
46	\$3.59	\$4.49	\$5.27	\$5.91	\$7.27	\$8.18	\$6.59	\$8.27	\$9.71	\$11.07	\$13.89	\$15.82	\$11.33	\$14.31	\$16.96	\$19.67	\$25.20	\$28.75	46
47 48	\$3.64 \$3.71	\$4.58 \$4.66	\$5.38 \$5.50	\$6.04 \$6.17	\$7.44 \$7.61	\$8.38 \$8.58	\$6.88 \$7.17	\$8.62 \$9.00	\$10.09 \$10.48	\$11.43 \$11.80	\$14.25 \$14.61	\$16.23 \$16.64	\$11.51 \$11.68	\$14.54 \$14.77	\$17.23 \$17.50	\$19.99 \$20.31	\$25.62 \$26.05	\$29.24 \$29.72	47 48
48	\$3.77	\$4.75	\$5.61	\$6.30	\$7.61	\$8.78	\$7.17 \$7.48	\$9.00	\$10.48	\$11.80	\$14.61	\$10.64	\$11.87	\$14.77	\$17.50	\$20.31	\$26.48	\$29.72	48 49
50	\$3.84	\$4.84	\$5.72	\$6.44	\$7.95	\$8.97	\$7.81	\$9.79	\$11.32	\$12.61	\$15.37	\$17.51	\$12.06	\$15.25	\$18.06	\$20.97	\$26.92	\$30.72	50
51 52	\$3.89 \$3.96	\$4.94 \$5.03	\$5.84 \$5.95	\$6.57 \$6.70	\$8.12 \$8.29	\$9.16 \$9.36	\$8.15 \$8.50	\$10.21 \$10.65	\$11.76 \$12.22	\$13.02 \$13.45	\$15.76 \$16.17	\$17.96 \$18.43	\$12.24 \$12.43	\$15.49 \$15.73	\$18.35 \$18.63	\$21.31 \$21.65	\$27.36 \$27.81	\$31.24 \$31.76	51 52
53	\$3.96 \$4.03	\$5.03 \$5.12	\$5.95 \$6.07	\$6.70 \$6.83	\$8.29 \$8.46	\$9.36 \$9.56	\$8.50 \$8.88	\$10.65 \$11.11	\$12.22 \$12.69	\$13.45 \$13.89	\$16.17 \$16.59	\$18.43 \$18.90	\$12.43 \$12.63	\$15.73 \$15.98	\$18.63 \$18.93	\$21.65 \$22.00	\$27.81 \$28.27	\$31.76 \$32.29	52
54	\$4.09	\$5.20	\$6.18	\$6.96	\$8.64	\$9.75	\$9.26	\$11.58	\$13.19	\$14.36	\$17.02	\$19.38	\$12.83	\$16.24	\$19.23	\$22.35	\$28.74	\$32.82	54
55	\$4.15	\$5.29	\$6.29	\$7.10	\$8.80	\$9.94	\$9.68	\$12.08	\$13.71	\$14.84	\$17.45	\$19.88	\$13.04	\$16.50	\$19.55	\$22.73	\$29.22	\$33.36	55
56 57	\$4.55 \$4.95	\$5.74 \$6.19	\$6.79 \$7.28	\$7.67 \$8.23	\$9.54 \$10.29	\$10.79 \$11.65	\$10.15 \$10.65	\$12.66 \$13.28	\$14.37 \$15.06	\$15.54 \$16.28	\$18.51 \$19.65	\$21.10 \$22.40	\$13.57 \$14.14	\$17.22 \$17.96	\$20.43 \$21.35	\$23.78 \$24.88	\$30.62 \$32.10	\$34.99 \$36.71	56 57
58	\$5.36	\$6.66	\$7.77	\$8.80	\$11.02	\$12.50	\$11.17	\$13.93	\$15.79	\$17.06	\$20.85	\$23.78	\$14.72	\$18.74	\$22.31	\$26.04	\$33.65	\$38.50	58
59	\$5.75	\$7.11	\$8.26	\$9.37	\$11.77	\$13.34	\$11.70	\$14.60	\$16.54	\$17.88	\$22.12	\$25.25	\$15.33	\$19.56	\$23.31	\$27.25	\$35.28	\$40.38	59
60 61	\$6.15 \$6.56	\$7.56 \$8.01	\$8.75 \$9.24	\$9.94 \$10.52	\$12.51 \$13.24	\$14.20 \$15.05	\$12.28 \$12.87	\$15.30 \$16.05	\$17.34 \$18.17	\$18.73 \$19.62	\$23.47 \$24.90	\$26.81 \$28.46	\$15.97 \$16.63	\$20.41 \$21.30	\$24.35 \$25.45	\$28.51 \$29.83	\$36.98 \$38.76	\$42.36 \$44.43	60 61
62	\$6.95	\$8.46	\$9.74	\$11.09	\$13.24	\$15.00	\$13.51	\$16.83	\$19.05	\$20.57	\$26.40	\$30.22	\$17.34	\$22.23	\$26.60	\$31.22	\$40.63	\$46.61	62
63	\$7.69	\$9.35	\$10.77	\$12.28	\$15.49	\$17.61	\$14.26	\$17.75	\$20.10	\$22.19	\$28.45	\$32.53	\$18.59	\$23.80	\$28.45	\$33.31	\$43.22	\$49.52	63
64 65	\$8.42 \$9.14	\$10.25 \$11.14	\$11.80 \$12.84	\$13.45 \$14.64	\$16.98 \$18.49	\$19.32 \$21.02	\$15.05 \$15.88	\$18.73 \$19.77	\$21.20 \$22.36	\$23.94 \$25.82	\$30.65 \$33.01	\$35.01 \$37.69	\$19.94 \$21.40	\$25.49 \$27.29	\$30.43 \$32.55	\$35.54 \$37.92	\$45.97 \$48.90	\$52.61 \$55.90	64 65
66	\$9.14	\$12.03	\$13.87	\$15.83	\$19.99	\$21.02	\$16.76	\$20.86	\$23.58	\$27.85	\$35.56	\$40.57	\$21.40	\$29.23	\$34.82	\$40.46	\$52.01	\$59.40	66
67	\$10.60	\$12.94	\$14.91	\$17.01	\$21.49	\$24.44	\$17.68	\$22.01	\$24.87	\$30.04	\$38.31	\$43.67	\$24.61	\$31.31	\$37.24	\$43.18	\$55.32	\$63.11	67
68	\$12.05	\$14.72	\$17.00	\$19.35	\$24.38	\$27.70	\$19.45	\$24.31	\$27.73	\$33.08	\$42.00	\$47.81	\$26.83	\$34.19	\$40.71	\$47.03	\$59.94	\$68.24	68
69 70	\$13.49 \$14.93	\$16.51 \$18.29	\$19.09 \$21.18	\$21.69 \$24.04	\$27.27 \$30.15	\$30.95 \$34.21	\$21.41 \$23.55	\$26.85 \$29.66	\$30.92 \$34.47	\$36.42 \$40.11	\$46.05 \$50.48	\$52.33 \$57.28	\$29.25 \$31.89	\$37.35 \$40.79	\$44.52 \$48.68	\$51.22 \$55.78	\$64.94 \$70.37	\$73.80 \$79.81	69 70
71	\$16.37	\$20.09	\$23.27	\$26.38	\$33.04	\$37.47	\$25.92	\$32.75	\$38.43	\$44.17	\$55.34	\$62.70	\$34.77	\$44.55	\$53.23	\$60.76	\$76.24	\$86.31	71
72	\$17.81	\$21.87	\$25.34	\$28.72	\$35.94	\$40.73	\$28.52	\$36.16	\$42.87	\$48.65	\$60.68	\$68.62	\$37.92	\$48.65	\$58.21	\$66.20	\$82.59	\$93.34	72
73 74	\$20.39 \$22.98	\$25.19 \$28.50	\$29.29 \$33.24	\$33.08 \$37.44	\$41.20 \$46.46	\$46.62 \$52.50	\$31.61 \$35.05	\$40.23 \$44.75	\$47.81 \$53.32	\$54.12 \$60.19	\$67.23 \$74.49	\$75.92 \$84.00	\$41.64 \$45.72	\$53.63 \$59.10	\$64.32 \$71.06	\$72.93 \$80.34	\$90.62 \$99.43	\$102.26 \$112.04	73 74
75	\$25.58	\$31.81	\$37.19	\$41.80	\$51.72	\$58.39	\$38.85	\$49.79	\$59.47	\$66.95	\$82.53	\$92.93	\$50.20	\$65.14	\$78.51	\$88.52	\$109.10	\$112.04	75
76	\$28.16	\$35.12	\$41.14	\$46.16	\$56.99	\$64.27	\$43.07	\$55.39	\$66.32	\$74.46	\$91.44	\$102.82	\$55.13	\$71.80	\$86.74	\$97.52	\$119.70	\$134.49	76
77 78	\$30.75 \$33.13	\$38.43 \$41.49	\$45.09 \$48.77	\$50.52 \$54.62	\$62.25 \$67.20	\$70.16 \$75.65	\$47.73 \$50.79	\$61.62 \$65.70	\$73.96 \$78.98	\$82.82 \$88.39	\$101.32 \$107.95	\$113.75 \$121.04	\$60.54 \$63.92	\$79.11 \$83.71	\$95.83 \$101.56	\$107.43 \$113.77	\$131.35 \$138.90	\$147.33 \$155.58	77 78
79	\$35.53	\$44.56	\$52.45	\$54.62	\$72.15	\$81.14	\$50.79	\$70.05	\$84.34	\$94.33	\$107.93	\$121.04	\$67.49	\$88.57	\$107.64	\$120.49	\$146.87	\$164.30	78 79
80	\$37.92	\$47.62	\$56.13	\$62.81	\$77.10	\$86.63	\$57.49	\$74.68	\$90.06	\$100.66	\$122.56	\$137.07	\$71.25	\$93.72	\$114.07	\$127.61	\$155.31	\$173.49	80
81	\$40.30	\$50.68	\$59.82	\$66.90	\$82.05	\$92.11	\$61.16	\$79.62	\$96.17	\$107.43	\$130.59	\$145.86	\$75.22	\$99.17	\$120.89	\$135.15	\$164.23	\$183.21	81
82 83	\$42.69 \$45.83	\$53.75 \$57.79	\$63.49 \$68.40	\$70.99 \$76.47	\$87.00 \$93.65	\$97.60 \$104.97	\$65.09 \$69.27	\$84.90 \$90.49	\$102.71 \$109.59	\$114.62 \$122.27	\$139.15 \$148.30	\$155.23 \$165.30	\$79.41 \$84.05	\$104.93 \$111.22	\$128.11 \$135.96	\$143.14 \$151.87	\$173.67 \$184.10	\$193.47 \$204.91	82 83
84	\$48.97	\$61.85	\$73.29	\$81.95	\$100.30	\$112.35	\$73.71	\$96.44	\$116.94	\$130.42	\$158.05	\$176.01	\$88.96	\$117.90	\$144.30	\$161.12	\$195.15	\$217.03	84
85	\$52.11	\$65.90	\$78.19	\$87.42	\$106.95	\$119.72	\$78.44	\$102.77	\$124.78	\$139.12	\$168.44	\$187.43	\$94.15	\$124.97	\$153.14	\$170.94	\$206.88	\$229.87	85
86 87	\$55.24 \$58.38	\$69.96 \$74.01	\$83.09 \$87.99	\$92.90 \$98.37	\$113.61 \$120.25	\$127.11 \$134.48	\$83.48 \$88.84	\$109.53 \$116.73	\$133.16 \$142.08	\$148.39 \$158.28	\$179.52 \$191.32	\$199.58 \$212.53	\$99.65 \$105.48	\$132.47 \$140.42	\$162.53 \$172.48	\$181.36 \$192.41	\$219.31 \$232.49	\$243.46 \$257.87	86 87
88	\$61.35	\$77.74	\$92.46	\$103.39	\$120.25	\$141.43	\$92.88	\$122.00	\$142.00	\$165.44	\$200.05	\$222.23	\$105.46	\$146.16	\$172.46	\$200.31	\$242.13	\$268.62	88
89	\$64.31	\$81.46	\$96.93	\$108.42	\$132.67	\$148.38	\$97.12	\$127.50	\$155.23	\$172.93	\$209.17	\$232.39	\$114.35	\$152.13	\$186.92	\$208.54	\$252.19	\$279.81	89
90 91	\$67.27 \$70.24	\$85.18 \$88.91	\$101.40 \$105.86	\$113.43 \$118.46	\$138.88 \$145.08	\$155.34 \$162.29	\$101.54 \$106.17	\$133.25 \$139.27	\$162.26 \$169.61	\$180.76 \$188.95	\$218.70 \$228.67	\$243.00 \$254.10	\$119.05 \$123.96	\$158.35 \$164.81	\$194.59 \$202.58	\$217.11 \$226.03	\$262.65 \$273.55	\$291.47 \$303.61	90 91
91 92	\$70.24 \$73.19	\$88.91 \$92.63	\$105.86	\$118.46 \$123.48	\$145.08 \$151.28	\$162.29 \$169.25	\$106.17 \$111.01	\$139.27 \$145.55	\$169.61 \$177.29	\$188.95 \$197.49	\$228.67 \$239.09	\$254.10 \$265.71	\$123.96 \$129.05	\$164.81 \$171.55	\$202.58 \$210.88	\$226.03 \$235.30	\$273.55 \$284.90	\$303.61	91 92
93	\$75.17	\$95.06	\$113.21	\$126.71	\$155.32	\$173.73	\$113.80	\$149.02	\$181.45	\$202.14	\$244.73	\$271.91	\$131.78	\$174.99	\$215.05	\$239.98	\$290.64	\$322.53	93
94	\$77.15	\$97.48	\$116.08	\$129.95	\$159.36	\$178.22	\$116.64	\$152.57	\$185.70	\$206.88	\$250.50	\$278.26	\$134.56	\$178.50	\$219.31	\$244.75	\$296.51	\$328.94	94
95 96	\$79.13 \$81.10	\$99.91 \$102.33	\$118.95 \$121.83	\$133.19 \$136.43	\$163.38 \$167.42	\$182.72 \$187.21	\$119.57 \$122.56	\$156.21 \$159.93	\$190.06 \$194.51	\$211.74 \$216.71	\$256.42 \$262.47	\$284.75 \$291.39	\$137.40 \$140.31	\$182.08 \$185.74	\$223.64 \$228.06	\$249.61 \$254.57	\$302.48 \$308.57	\$335.48 \$342.14	95 96
97	\$83.08	\$102.33	\$124.70	\$130.43	\$171.46	\$191.70	\$125.63	\$163.75	\$194.51	\$221.79	\$268.66	\$298.19	\$140.31	\$189.46	\$232.57	\$259.63	\$314.80	\$348.94	97
98	\$85.06	\$107.18	\$127.57	\$142.91	\$175.49	\$196.19	\$128.78	\$167.65	\$203.78	\$227.00	\$275.00	\$305.14	\$146.27	\$193.27	\$237.17	\$264.79	\$321.15	\$355.87	98
99 100+	\$87.04 \$89.02	\$109.62 \$112.04	\$130.44 \$133.31	\$146.15 \$149.39	\$179.53 \$183.56	\$200.68 \$205.17	\$132.00 \$135.30	\$171.64 \$175.74	\$208.57 \$213.48	\$232.32 \$237.77	\$281.49 \$288.13	\$312.26 \$319.54	\$149.35 \$152.49	\$197.15 \$201.11	\$241.86 \$246.63	\$270.05 \$275.41	\$327.62 \$334.24	\$362.95 \$370.16	99 100+
100+	φυ9.02	ψ112.04	φισοισΙ	ψ148.38	φτυδ.50	φευθ.17	φτου.ου	φ1/3./4	ψ <u>ε</u> 13.40	φευ1.11	φ <u>ε</u> υ0.13	φυ 19.04	φ102.49	ا ۱ . ا ب عب	φ240.03	φ213.41	φυυ4.24	φυ10.10	100+

				Q	uarterly Pre	mium per \$3	300 Monthly I		unt After 10° ive - 20 Day			esulting in 10	% Cumulativ	ve Increase)					
Issue		F	uture Purch	ase Option					o 3% Comp					Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$8.90 \$8.92	\$10.87 \$10.93	\$12.55 \$12.62	\$13.94 \$14.04	\$16.95 \$17.07	\$18.99 \$19.14	\$13.22 \$13.42	\$16.40 \$16.65	\$19.17 \$19.50	\$21.77 \$22.12	\$27.17 \$27.65	\$30.82 \$31.37	\$25.59 \$25.87	\$32.24 \$32.63	\$38.09 \$38.54	\$43.95 \$44.50	\$55.91 \$56.63	\$63.48 \$64.30	25
26	\$8.92 \$8.99	\$10.93	\$12.62	\$14.04	\$17.07	\$19.14	\$13.42	\$16.00	\$19.50	\$22.12	\$27.65	\$31.37	\$25.87	\$33.02	\$38.54	\$44.50 \$45.05	\$57.34	\$65.13	26 27
28	\$9.05	\$11.06	\$12.80	\$14.23	\$17.34	\$19.47	\$13.81	\$17.17	\$20.15	\$22.87	\$28.62	\$32.47	\$26.49	\$33.41	\$39.46	\$45.60	\$58.05	\$65.98	28
29	\$9.09	\$11.15	\$12.90	\$14.36	\$17.50	\$19.60	\$14.04	\$17.44	\$20.47	\$23.25	\$29.11	\$33.06	\$26.81	\$33.79	\$39.94	\$46.15	\$58.80	\$66.81	29
30	\$9.15	\$11.22	\$13.00	\$14.45	\$17.62	\$19.76	\$14.27	\$17.72	\$20.79	\$23.64	\$29.62	\$33.64	\$27.14	\$34.19	\$40.43	\$46.70	\$59.54	\$67.68	30
31 32	\$9.19 \$9.25	\$11.29 \$11.35	\$13.07 \$13.17	\$14.55 \$14.65	\$17.75 \$17.89	\$19.92 \$20.09	\$14.49 \$14.72	\$18.02 \$18.30	\$21.12 \$21.47	\$24.02 \$24.42	\$30.14 \$30.66	\$34.22 \$34.83	\$27.46 \$27.78	\$34.57 \$34.99	\$40.91 \$41.39	\$47.28 \$47.86	\$60.28 \$61.06	\$68.56 \$69.43	31 32
33	\$9.25 \$9.28	\$11.35	\$13.17	\$14.65	\$17.89	\$20.09	\$14.72	\$18.60	\$21.47	\$24.42 \$24.84	\$30.66	\$34.83	\$27.78	\$34.99 \$35.41	\$41.39 \$41.88	\$47.86	\$61.83	\$70.35	32
34	\$9.35	\$11.52	\$13.35	\$14.87	\$18.14	\$20.41	\$15.17	\$18.89	\$22.19	\$25.26	\$31.76	\$36.06	\$28.42	\$35.84	\$42.39	\$49.03	\$62.61	\$71.25	34
35	\$9.38	\$11.58	\$13.42	\$14.97	\$18.30	\$20.54	\$15.39	\$19.21	\$22.54	\$25.71	\$32.31	\$36.71	\$28.75	\$36.26	\$42.91	\$49.64	\$63.38	\$72.15	35
36	\$9.47	\$11.70	\$13.62	\$15.17	\$18.57	\$20.86	\$15.69	\$19.60	\$22.99	\$26.22	\$32.99	\$37.48	\$29.14	\$36.74	\$43.49	\$50.33	\$64.30	\$73.18	36
37 38	\$9.57 \$9.67	\$11.84 \$11.97	\$13.77 \$13.94	\$15.37 \$15.55	\$18.79 \$19.05	\$21.15 \$21.44	\$15.97 \$16.27	\$19.99 \$20.37	\$23.45 \$23.94	\$26.77 \$27.32	\$33.69 \$34.41	\$38.29 \$39.09	\$29.52 \$29.92	\$37.22 \$37.71	\$44.08 \$44.66	\$51.00 \$51.71	\$65.20 \$66.10	\$74.22	37 38
38	\$9.67	\$11.97	\$13.94	\$15.55	\$19.05	\$21.44	\$16.27	\$20.37	\$23.94 \$24.42	\$27.32 \$27.87	\$34.41	\$39.09	\$29.92	\$38.23	\$45.28	\$51.71	\$67.05	\$75.28 \$76.35	38
40	\$9.87	\$12.10	\$14.29	\$15.73	\$19.57	\$22.02	\$16.92	\$20.70	\$24.90	\$28.46	\$35.86	\$40.78	\$30.69	\$38.74	\$45.89	\$53.13	\$67.98	\$77.45	40
41	\$9.97	\$12.39	\$14.45	\$16.17	\$19.82	\$22.32	\$17.24	\$21.60	\$25.39	\$29.04	\$36.61	\$41.66	\$31.11	\$39.26	\$46.51	\$53.88	\$68.95	\$78.55	41
42	\$10.05	\$12.52	\$14.65	\$16.37	\$20.09	\$22.61	\$17.56	\$22.02	\$25.91	\$29.62	\$37.39	\$42.56	\$31.54	\$39.78	\$47.12	\$54.63	\$69.92	\$79.68	42
43	\$10.15	\$12.65	\$14.82	\$16.56	\$20.34	\$22.90	\$17.89	\$22.44	\$26.42	\$30.24	\$38.16	\$43.46	\$31.96	\$40.33	\$47.76	\$55.36	\$70.88	\$80.82	43
44 45	\$10.25 \$10.35	\$12.77 \$12.94	\$14.97 \$15.17	\$16.75 \$16.95	\$20.60 \$20.86	\$23.22 \$23.51	\$18.21 \$18.57	\$22.90 \$23.32	\$26.94 \$27.49	\$30.86 \$31.50	\$38.97 \$39.81	\$44.41 \$45.34	\$32.37 \$32.79	\$40.88 \$41.43	\$48.41 \$49.09	\$56.11 \$56.88	\$71.90 \$72.90	\$81.98 \$83.15	44 45
45	\$10.35	\$12.94	\$15.17	\$16.95	\$20.86	\$23.51	\$18.57	\$23.32 \$24.32	\$27.49 \$28.56	\$31.50	\$40.84	\$45.34 \$46.51	\$32.79	\$41.43 \$42.08	\$49.09 \$49.86	\$57.83	\$72.90	\$84.54	45 46
47	\$10.70	\$13.45	\$15.82	\$17.75	\$21.86	\$24.64	\$20.22	\$25.36	\$29.66	\$33.61	\$41.88	\$47.71	\$33.83	\$42.76	\$50.64	\$58.76	\$75.32	\$85.97	47
48	\$10.90	\$13.72	\$16.17	\$18.14	\$22.37	\$25.22	\$21.09	\$26.46	\$30.82	\$34.71	\$42.94	\$48.93	\$34.34	\$43.43	\$51.46	\$59.70	\$76.58	\$87.38	48
49	\$11.09	\$13.97	\$16.49	\$18.54	\$22.87	\$25.81	\$21.99	\$27.59	\$32.02	\$35.86	\$44.04	\$50.19	\$34.89	\$44.11	\$52.26	\$60.67	\$77.85	\$88.84	49
50 51	\$11.29 \$11.45	\$14.23 \$14.52	\$16.82 \$17.17	\$18.92 \$19.31	\$23.39 \$23.87	\$26.36 \$26.94	\$22.96 \$23.97	\$28.79 \$30.01	\$33.28 \$34.57	\$37.06 \$38.29	\$45.18 \$46.34	\$51.48 \$52.81	\$35.44 \$35.99	\$44.83 \$45.54	\$53.10 \$53.94	\$61.64 \$62.65	\$79.13 \$80.43	\$90.32 \$91.85	50 51
52	\$11.45	\$14.52	\$17.17	\$19.51	\$24.39	\$27.52	\$25.00	\$30.01	\$35.93	\$39.56	\$47.54	\$54.18	\$36.54	\$46.24	\$53.94 \$54.78	\$63.65	\$81.75	\$93.37	52
53	\$11.84	\$15.04	\$17.85	\$20.09	\$24.87	\$28.11	\$26.10	\$32.66	\$37.32	\$40.84	\$48.77	\$55.56	\$37.13	\$46.99	\$55.66	\$64.68	\$83.12	\$94.92	53
54	\$12.03	\$15.30	\$18.17	\$20.47	\$25.39	\$28.66	\$27.23	\$34.06	\$38.78	\$42.21	\$50.03	\$56.98	\$37.71	\$47.73	\$56.53	\$65.71	\$84.50	\$96.50	54
55	\$12.19	\$15.55	\$18.50	\$20.86	\$25.87	\$29.24	\$28.46	\$35.51	\$40.29	\$43.63	\$51.29	\$58.44	\$38.32	\$48.51	\$57.46	\$66.81	\$85.90	\$98.09	55
56 57	\$13.39 \$14.55	\$16.89 \$18.21	\$19.95 \$21.41	\$22.54 \$24.19	\$28.04 \$30.24	\$31.72 \$34.24	\$29.85 \$31.31	\$37.22 \$39.04	\$42.24 \$44.28	\$45.69 \$47.86	\$54.43 \$57.76	\$62.03 \$65.85	\$39.91 \$41.56	\$50.61 \$52.81	\$60.06 \$62.78	\$69.92 \$73.15	\$90.04 \$94.37	\$102.87 \$107.92	56 57
58	\$15.75	\$19.57	\$22.84	\$25.87	\$32.41	\$34.24	\$32.82	\$40.94	\$46.41	\$50.16	\$61.28	\$69.92	\$43.27	\$55.11	\$65.58	\$76.55	\$98.92	\$117.32	58
59	\$16.92	\$20.89	\$24.29	\$27.56	\$34.61	\$39.23	\$34.41	\$42.91	\$48.64	\$52.56	\$65.03	\$74.22	\$45.08	\$57.50	\$68.53	\$80.10	\$103.72	\$118.72	59
60	\$18.07	\$22.22	\$25.71	\$29.24	\$36.77	\$41.76	\$36.09	\$44.99	\$50.96	\$55.08	\$69.01	\$78.82	\$46.96	\$59.99	\$71.60	\$83.82	\$108.72	\$124.54	60
61	\$19.27	\$23.54	\$27.17	\$30.92	\$38.94	\$44.24	\$37.84	\$47.18	\$53.43	\$57.70	\$73.22	\$83.67	\$48.90	\$62.61	\$74.83	\$87.70	\$113.97	\$130.63	61
62 63	\$20.44 \$22.61	\$24.87 \$27.49	\$28.62 \$31.66	\$32.60 \$36.09	\$41.14 \$45.54	\$46.73 \$51.78	\$39.71 \$41.91	\$49.48 \$52.20	\$56.01 \$59.08	\$60.48 \$65.23	\$77.62 \$83.63	\$88.84 \$95.63	\$50.96 \$54.66	\$65.36 \$69.98	\$78.20 \$83.63	\$91.78 \$97.92	\$119.46 \$127.06	\$137.03 \$145.60	62
64	\$24.74	\$30.14	\$34.71	\$39.56	\$49.93	\$56.79	\$44.24	\$55.08	\$62.32	\$70.37	\$90.10	\$102.94	\$58.63	\$74.93	\$89.45	\$104.49	\$135.15	\$154.68	64
65	\$26.87	\$32.76	\$37.74	\$43.04	\$54.36	\$61.80	\$46.70	\$58.11	\$65.75	\$75.90	\$97.05	\$110.79	\$62.90	\$80.23	\$95.69	\$111.47	\$143.75	\$164.35	65
66	\$29.04	\$35.38	\$40.78	\$46.54	\$58.76	\$66.81	\$49.29	\$61.31	\$69.33	\$81.88	\$104.56	\$119.27	\$67.46	\$85.93	\$102.36	\$118.94	\$152.90	\$174.64	66
67	\$31.17	\$38.03	\$43.82	\$50.00	\$63.20	\$71.86	\$51.98	\$64.71	\$73.12	\$88.32	\$112.64	\$128.39	\$72.35	\$92.04	\$109.47	\$126.94	\$162.64	\$185.54	67
68 69	\$35.41 \$39.64	\$43.27 \$48.54	\$49.96 \$56.11	\$56.88 \$63.78	\$71.67 \$80.17	\$81.43 \$91.00	\$57.18 \$62.93	\$71.47 \$78.95	\$81.53 \$90.90	\$97.25 \$107.07	\$123.48 \$135.38	\$140.55 \$153.85	\$78.88 \$85.99	\$100.52 \$109.79	\$119.69 \$130.88	\$138.26 \$150.58	\$176.22 \$190.94	\$200.64 \$216.96	68 69
70	\$43.89	\$53.78	\$62.26	\$70.66	\$88.65	\$100.57	\$69.25	\$87.19	\$101.35	\$117.91	\$148.41	\$168.40	\$93.75	\$119.92	\$143.11	\$164.00	\$206.88	\$234.63	70
71	\$48.13	\$59.05	\$68.40	\$77.55	\$97.15	\$110.15	\$76.20	\$96.27	\$112.99	\$129.84	\$162.70	\$184.34	\$102.22	\$130.98	\$156.50	\$178.65	\$224.15	\$253.74	71
72	\$52.36	\$64.30	\$74.51	\$84.44	\$105.66	\$119.76	\$83.85	\$106.30	\$126.03	\$143.04	\$178.39	\$201.74	\$111.47	\$143.04	\$171.14	\$194.62	\$242.81	\$274.41	72
73	\$59.96	\$74.06	\$86.12	\$97.25	\$121.11	\$137.06	\$92.95	\$118.27	\$140.55	\$159.12	\$197.66	\$223.21	\$122.41	\$157.66	\$189.09	\$214.41	\$266.42	\$300.63	73
74 75	\$67.56 \$75.20	\$83.80 \$93.52	\$97.74 \$109.34	\$110.09 \$122.89	\$136.61 \$152.06	\$154.36 \$171.67	\$103.04 \$114.22	\$131.56 \$146.37	\$156.75 \$174.83	\$176.97 \$196.82	\$219.01 \$242.65	\$246.95 \$273.21	\$134.41 \$147.60	\$173.77 \$191.52	\$208.91 \$230.81	\$236.21 \$260.24	\$292.33 \$320.75	\$329.38 \$360.88	74 75
76	\$82.79	\$103.26	\$109.34	\$135.70	\$167.55	\$188.96	\$126.61	\$162.83	\$174.63	\$218.91	\$268.84	\$302.28	\$162.09	\$211.08	\$255.00	\$286.69	\$351.92	\$395.38	76
77	\$90.39	\$112.99	\$132.56	\$148.53	\$183.01	\$206.26	\$140.33	\$181.17	\$217.46	\$243.49	\$297.88	\$334.43	\$178.00	\$232.58	\$281.74	\$315.83	\$386.18	\$433.16	77
78	\$97.41	\$121.99	\$143.40	\$160.57	\$197.56	\$222.40	\$149.31	\$193.17	\$232.20	\$259.85	\$317.38	\$355.87	\$187.92	\$246.10	\$298.60	\$334.49	\$408.35	\$457.41	78
79 80	\$104.46 \$111.47	\$131.01 \$140.00	\$154.20	\$172.60 \$184.66	\$212.11	\$238.54	\$158.85	\$205.94	\$247.95	\$277.32 \$295.94	\$338.18 \$360.33	\$378.70	\$198.41	\$260.40	\$316.45	\$354.26	\$431.81	\$483.03	79
80	\$111.47 \$118.49	\$140.00 \$149.00	\$165.03 \$175.87	\$184.66 \$196.69	\$226.67 \$241.22	\$254.68 \$270.82	\$169.00 \$179.81	\$219.56 \$234.08	\$264.77 \$282.74	\$295.94 \$315.83	\$360.33 \$383.94	\$402.99 \$428.82	\$209.46 \$221.14	\$275.54 \$291.54	\$335.37 \$355.42	\$375.18 \$397.33	\$456.61 \$482.83	\$510.07 \$538.63	80 81
82	\$125.51	\$158.02	\$186.67	\$208.73	\$255.77	\$286.96	\$191.36	\$249.60	\$301.96	\$336.99	\$409.10	\$456.38	\$233.46	\$308.50	\$376.63	\$420.84	\$510.59	\$568.80	82
83	\$134.73	\$169.92	\$201.09	\$224.83	\$275.34	\$308.62	\$203.64	\$266.02	\$322.20	\$359.46	\$436.01	\$485.97	\$247.12	\$326.99	\$399.72	\$446.49	\$541.24	\$602.43	83
84	\$143.98	\$181.85	\$215.48	\$240.93	\$294.88	\$330.32	\$216.71	\$283.53	\$343.81	\$383.43	\$464.66	\$517.47	\$261.54	\$346.62	\$424.24	\$473.68	\$573.75	\$638.07	84
85	\$153.20 \$162.42	\$193.75	\$229.88	\$257.00	\$314.45	\$351.99	\$230.62	\$302.15	\$366.86	\$409.00	\$495.22	\$551.05	\$276.79	\$367.41	\$450.24	\$502.57	\$608.22	\$675.81	85
86 87	\$162.42 \$171.63	\$205.68 \$217.58	\$244.30 \$258.69	\$273.11 \$289.21	\$334.00 \$353.54	\$373.69 \$395.36	\$245.43 \$261.17	\$322.01 \$343.19	\$391.48 \$417.70	\$436.27 \$465.34	\$527.79 \$562.49	\$586.77 \$624.84	\$292.96 \$310.11	\$389.47 \$412.82	\$477.83 \$507.09	\$533.19 \$565.69	\$644.77 \$683.51	\$715.78 \$758.14	86 87
88	\$171.03	\$228.55	\$271.82	\$303.96	\$371.78	\$415.80	\$273.08	\$358.69	\$436.62	\$486.40	\$588.14	\$653.37	\$322.88	\$429.70	\$507.09	\$588.91	\$711.87	\$789.75	88
89	\$189.06	\$239.48	\$284.98	\$318.75	\$390.05	\$436.24	\$285.53	\$374.86	\$456.38	\$508.42	\$614.94	\$683.21	\$336.17	\$447.26	\$549.55	\$613.11	\$741.42	\$822.64	89
90	\$197.76	\$250.44	\$298.11	\$333.49	\$408.30	\$456.71	\$298.53	\$391.77	\$477.05	\$531.44	\$642.98	\$714.43	\$350.02	\$465.53	\$572.10	\$638.30	\$772.18	\$856.91	90
91	\$206.49	\$261.40	\$311.25	\$348.27	\$426.54	\$477.15	\$312.15	\$409.45	\$498.65	\$555.50	\$672.29	\$747.05	\$364.44	\$484.55	\$595.57	\$664.52	\$804.23	\$892.62	91
92 93	\$215.19 \$221.01	\$272.34 \$279.48	\$324.40 \$332.84	\$363.02 \$372.53	\$444.77 \$456.64	\$497.59 \$510.77	\$326.37 \$334.55	\$427.92 \$438.11	\$521.22 \$533.45	\$580.64 \$594.28	\$702.91 \$719.50	\$781.18 \$799.41	\$379.41 \$387.43	\$504.34 \$514.47	\$619.99 \$632.25	\$691.79 \$705.53	\$837.61 \$854.49	\$929.78 \$948.24	92 93
93	\$226.83	\$279.48 \$286.59	\$332.84 \$341.29	\$372.53	\$456.64	\$510.77	\$342.94	\$438.11	\$533.45 \$545.96	\$608.22	\$719.50	\$818.07	\$387.43	\$514.47 \$524.78	\$632.25 \$644.77	\$705.53	\$871.73	\$948.24	93
95	\$232.65	\$293.74	\$349.72	\$391.58	\$480.35	\$537.20	\$351.54	\$459.26	\$558.77	\$622.51	\$753.87	\$837.16	\$403.96	\$535.33	\$657.50	\$733.85	\$889.28	\$986.30	95
96	\$238.45	\$300.86	\$358.17	\$401.12	\$492.22	\$550.40	\$360.33	\$470.20	\$571.87	\$637.13	\$771.66	\$856.69	\$412.50	\$546.06	\$670.51	\$748.44	\$907.20	\$1,005.91	96
97	\$244.27	\$308.01	\$366.61	\$410.62	\$504.09	\$563.59	\$369.36	\$481.42	\$585.32	\$652.07	\$789.88	\$876.68	\$421.17	\$557.03	\$683.76	\$763.32	\$925.51	\$1,025.89	97
98	\$250.09	\$315.12	\$375.05	\$420.16	\$515.96	\$576.79	\$378.61	\$492.90	\$599.10	\$667.37	\$808.50	\$897.12	\$430.02	\$568.22	\$697.28	\$778.49			98
99	\$255.90	\$322.27	\$383.49	\$429.67	\$527.82	\$590.01	\$388.08	\$504.64	\$613.20	\$683.02	\$827.59	\$918.04	\$439.08	\$579.63	\$711.06	\$793.95	<b>\$063 33</b>	\$1.067.06	99

ľ					Annual Pre	mium per \$3			unt After 10° sive - 20 Da			sulting in 10	% Cumulativ	e Increase)			•		
ssue			Future Purc	hase Option					ito 3% Comi					Au	ıto 5% Com	pound Inflati	on		Iss
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$33.40	\$40.80	\$47.12	\$52.34	\$63.64	\$71.28	\$49.67	\$61.57	\$72.02	\$81.73	\$102.01	\$115.73	\$96.06	\$121.08	\$143.06	\$165.03	\$209.97	\$238.39	2
26	\$33.52	\$41.05	\$47.37	\$52.70	\$64.12	\$71.90	\$50.40	\$62.55	\$73.23	\$83.06	\$103.83	\$117.80	\$97.15	\$122.53	\$144.76	\$167.10	\$212.64	\$241.43	2
27 28	\$33.76 \$34.00	\$41.29 \$41.54	\$47.73 \$48.09	\$53.06	\$64.60	\$72.50	\$51.13 \$51.85	\$63.51	\$74.45	\$84.40	\$105.66	\$119.86	\$98.24	\$123.99 \$125.44	\$146.45	\$169.17	\$215.31 \$217.99	\$244.59 \$247.74	2
28 29	\$34.00	\$41.54	\$48.09	\$53.44 \$53.92	\$65.09 \$65.70	\$73.11 \$73.59	\$51.85	\$64.48 \$65.46	\$75.66 \$76.87	\$85.86 \$87.32	\$107.47 \$109.30	\$121.92 \$124.11	\$99.46 \$100.67	\$125.44	\$148.16 \$149.97	\$171.23 \$173.29	\$217.99	\$247.74	2
30	\$34.12	\$41.90	\$48.46	\$53.92 \$54.29	\$66.19	\$73.59	\$52.70	\$66.55	\$78.09	\$87.32	\$109.30	\$124.11	\$100.67	\$128.36	\$149.97	\$173.29	\$220.78	\$250.90	3
31	\$34.49	\$42.14	\$49.06	\$54.65	\$66.67	\$74.20	\$54.41	\$67.64	\$79.30	\$90.23	\$113.18	\$128.48	\$101.69	\$129.82	\$153.63	\$177.54	\$226.37	\$257.46	3
32	\$34.73	\$42.63	\$49.00	\$55.01	\$67.16	\$75.42	\$55.25	\$68.74	\$80.64	\$90.23	\$115.13	\$130.79	\$103.10	\$131.40	\$155.44	\$177.54	\$229.28	\$260.73	3
33	\$34.85	\$42.87	\$49.79	\$55.37	\$67.64	\$76.02	\$56.10	\$69.83	\$81.97	\$93.27	\$117.19	\$133.10	\$105.53	\$132.98	\$157.27	\$181.92	\$232.19	\$264.13	3
34	\$35.10	\$43.23	\$50.16	\$55.86	\$68.12	\$76.63	\$56.96	\$70.92	\$83.30	\$94.84	\$119.25	\$135.41	\$106.74	\$134.55	\$159.20	\$184.11	\$235.10	\$267.53	3
35	\$35.22	\$43.47	\$50.40	\$56.23	\$68.74	\$77.11	\$57.81	\$72.14	\$84.65	\$96.55	\$121.32	\$137.83	\$107.97	\$136.14	\$161.15	\$186.41	\$238.02	\$270.93	3
36	\$35.59	\$43.96	\$51.13	\$56.96	\$69.71	\$78.33	\$58.89	\$73.59	\$86.34	\$98.48	\$123.87	\$140.75	\$109.42	\$137.95	\$163.34	\$188.96	\$241.43	\$274.82	3
37	\$35.95	\$44.45	\$51.73	\$57.68	\$70.55	\$79.42	\$59.99	\$75.05	\$88.04	\$100.55	\$126.54	\$143.78	\$110.88	\$139.78	\$165.53	\$191.51	\$244.83	\$278.71	3
38	\$36.31	\$44.94	\$52.34	\$58.41	\$71.53	\$80.52	\$61.08	\$76.51	\$89.87	\$102.62	\$129.22	\$146.82	\$112.33	\$141.60	\$167.71	\$194.18	\$248.23	\$282.71	3
39	\$36.67	\$45.42	\$53.06	\$59.14	\$72.50	\$81.61	\$62.30	\$77.97	\$91.69	\$104.68	\$131.88	\$149.97	\$113.78	\$143.54	\$170.02	\$196.86	\$251.75	\$286.72	3
40	\$37.04	\$46.02	\$53.68	\$59.99	\$73.47	\$82.70	\$63.51	\$79.54	\$93.51	\$106.87	\$134.67	\$153.13	\$115.25	\$145.49	\$172.33	\$199.53	\$255.27	\$290.85	4
41	\$37.40	\$46.51	\$54.29	\$60.72	\$74.45	\$83.80	\$64.72	\$81.13	\$95.33	\$109.05	\$137.47	\$156.42	\$116.82	\$147.43	\$174.64	\$202.32	\$258.91	\$294.98	4
42	\$37.76	\$46.99	\$55.01	\$61.45	\$75.42	\$84.89	\$65.95	\$82.70	\$97.27	\$111.24	\$140.38	\$159.82	\$118.40	\$149.37	\$176.94	\$205.12	\$262.55	\$299.23	4
43	\$38.14	\$47.49	\$55.62	\$62.17	\$76.38	\$85.98	\$67.16	\$84.28	\$99.22	\$113.54	\$143.30	\$163.22	\$119.99	\$151.44	\$179.37	\$207.90	\$266.20	\$303.48	4
44	\$38.50	\$47.97	\$56.23	\$62.91	\$77.35	\$87.20	\$68.38	\$85.98	\$101.16	\$115.85	\$146.33	\$166.74	\$121.56	\$153.51	\$181.80	\$210.69	\$269.96	\$307.85	4
45	\$38.86	\$48.58	\$56.96	\$63.64	\$78.33	\$88.29	\$69.71	\$87.56	\$103.22	\$118.28	\$149.49	\$170.26	\$123.15	\$155.56	\$184.35	\$213.61	\$273.72	\$312.22	4
46	\$39.59	\$49.54	\$58.17	\$65.21	\$80.27	\$90.35	\$72.74	\$91.32	\$107.23	\$122.17	\$153.38	\$174.64	\$125.08	\$157.99	\$187.26	\$217.14	\$278.22	\$317.45	4
47	\$40.19	\$50.52	\$59.39	\$66.67	\$82.09	\$92.53	\$75.90	\$95.21	\$111.36	\$126.18	\$157.27	\$179.12	\$127.03	\$160.55	\$190.18	\$220.66	\$282.83	\$322.78	4
48	\$40.92	\$51.49	\$60.72	\$68.12	\$84.04	\$94.72	\$79.18	\$99.34	\$115.73	\$130.31	\$161.27	\$183.74	\$128.96	\$163.10	\$193.22	\$224.18	\$287.57	\$328.13	4
49	\$41.66	\$52.46	\$61.93	\$69.59	\$85.86	\$96.91	\$82.58	\$103.59	\$120.23	\$134.67	\$165.40	\$188.47	\$131.03	\$165.65	\$196.25	\$227.82	\$292.30	\$333.60	4
50	\$42.38	\$53.44	\$63.15	\$71.04	\$87.80	\$98.98	\$86.22	\$108.09	\$124.96	\$139.17	\$169.65	\$193.34	\$133.10	\$168.31	\$199.41	\$231.46	\$297.17	\$339.19	5
51	\$42.99	\$54.53	\$64.48	\$72.50	\$89.63	\$101.16	\$89.99	\$112.70	\$129.82	\$143.78	\$174.02	\$198.31	\$135.17	\$170.98	\$202.57	\$235.22	\$302.02	\$344.89	5
52 53	\$43.71 \$44.45	\$55.50 \$56.47	\$65.70 \$67.03	\$73.95 \$75.42	\$91.56 \$93.39	\$103.35 \$105.53	\$93.87 \$98.00	\$117.56 \$122.65	\$134.92 \$140.14	\$148.52 \$153.38	\$178.52 \$183.13	\$203.41 \$208.64	\$137.23 \$139.41	\$173.66 \$176.45	\$205.72 \$209.00	\$239.00 \$242.88	\$307.00 \$312.10	\$350.59 \$356.42	5
53 54	\$44.45 \$45.18		\$68.24	\$75.42 \$76.87			\$102.26						\$139.41	\$179.25					5
55 55		\$57.44	\$69.47		\$95.33 \$97.15	\$107.59	\$102.26	\$127.88	\$145.61	\$158.48 \$163.82	\$187.87	\$213.97			\$212.28	\$246.76	\$317.33 \$322.54	\$362.37	5
56	\$45.78 \$50.28	\$58.41 \$63.39	\$74.93	\$78.33 \$84.65	\$105.29	\$109.78 \$119.13	\$112.09	\$133.34 \$139.78	\$151.32 \$158.60	\$171.60	\$192.60 \$204.38	\$219.44 \$232.93	\$143.90 \$149.85	\$182.16 \$190.06	\$215.80 \$225.51	\$250.90 \$262.55	\$322.54	\$368.32 \$386.30	
57	\$54.65	\$68.38	\$80.39	\$90.84	\$105.29	\$119.13	\$117.56	\$139.78	\$166.25	\$171.60	\$204.38	\$232.93	\$149.85 \$156.05	\$190.06	\$235.72	\$202.55	\$354.37	\$405.24	5 5
58	\$59.14	\$73.47	\$85.73	\$90.64	\$121.68	\$137.95	\$117.36	\$153.75	\$174.26	\$188.35	\$230.13	\$262.55	\$162.49	\$206.93	\$246.28	\$287.45	\$371.48	\$425.04	5
59	\$63.51	\$78.45	\$91.20	\$103.47	\$121.00	\$147.31	\$129.27	\$161.15	\$182.64	\$197.34	\$244.21	\$278.71	\$169.29	\$215.92	\$257.33	\$300.81	\$389.46	\$445.81	50
60	\$67.88	\$83.42	\$96.55	\$103.47	\$138.07	\$156.78	\$135.53	\$168.93	\$191.39	\$206.81	\$259.15	\$295.94	\$176.33	\$225.27	\$268.87	\$314.78	\$408.28	\$467.67	6
61	\$72.38	\$88.41	\$102.01	\$116.09	\$146.21	\$166.13	\$142.09	\$177.18	\$200.62	\$216.65	\$274.95	\$314.16	\$183.61	\$235.10	\$281.02	\$329.34	\$427.96	\$490.50	6
62	\$76.75	\$93.39	\$107.47	\$122.41	\$154.47	\$175.48	\$149.13	\$185.80	\$210.33	\$227.10	\$291.46	\$333.60	\$191.39	\$245.43	\$293.65	\$344.65	\$448.60	\$514.54	62
63	\$84.89	\$103.22	\$118.89	\$135.53	\$170.98	\$194.43	\$157.39	\$196.01	\$221.87	\$244.95	\$314.04	\$359.10	\$205.24	\$262.80	\$314.04	\$367.72	\$477.14	\$546.72	6
64	\$92.91	\$113.18	\$130.31	\$148.52	\$187.51	\$213.25	\$166.13	\$206.81	\$234.01	\$264.25	\$338.33	\$386.54	\$220.18	\$281.38	\$335.91	\$392.37	\$507.50	\$580.84	6
65	\$100.91	\$123.02	\$141.72	\$161.63	\$204.14	\$232.07	\$175.36	\$218.23	\$246.88	\$285.02	\$364.44	\$416.05	\$236.20	\$301.29	\$359.34	\$418.61	\$539.80	\$617.16	6
66	\$109.05	\$132.86	\$153.13	\$174.76	\$220.66	\$250.90	\$185.08	\$230.25	\$260.37	\$307.48	\$392.61	\$447.88	\$253.32	\$322.66	\$384.36	\$446.66	\$574.17	\$655.78	66
67	\$117.07	\$142.81	\$164.55	\$187.75	\$237.29	\$269.84	\$195.15	\$243.00	\$274.57	\$331.65	\$422.97	\$482.12	\$271.66	\$345.62	\$411.07	\$476.65	\$610.72	\$696.70	6
68	\$132.98	\$162.49	\$187.63	\$213.61	\$269.12	\$305.79	\$214.71	\$268.38	\$306.15	\$365.17	\$463.66	\$527.78	\$296.20	\$377.43	\$449.45	\$519.16	\$661.73	\$753.41	68
69	\$148.89	\$182.28	\$210.69	\$239.48	\$301.05	\$341.74	\$236.32	\$296.44	\$341.36	\$402.08	\$508.34	\$577.69	\$322.91	\$412.29	\$491.47	\$565.42	\$716.98	\$814.74	69
70	\$164.79	\$201.96	\$233.77	\$265.34	\$332.87	\$377.67	\$260.01	\$327.40	\$380.59	\$442.77	\$557.29	\$632.34	\$352.06	\$450.30	\$537.37	\$615.82	\$776.85	\$881.05	70
71	\$180.71	\$221.75	\$256.85	\$291.21	\$364.80	\$413.62	\$286.11	\$361.53	\$424.31	\$487.59	\$610.96	\$692.21	\$383.87	\$491.83	\$587.65	\$670.84	\$841.70	\$952.82	7
72	\$196.61	\$241.43	\$279.80	\$317.08	\$396.75	\$449.69	\$314.90	\$399.17	\$473.25	\$537.13	\$669.87	\$757.55	\$418.61	\$537.13	\$642.66	\$730.83		\$1,030.41	72
73	\$225.15	\$278.10	\$323.40	\$365.17	\$454.80	\$514.67	\$349.02	\$444.10	\$527.78	\$597.49	\$742.24	\$838.18	\$459.65	\$592.02	\$710.06	\$805.15	\$1,000.43		73
74	\$253.69	\$314.66	\$366.99	\$413.38	\$512.96	\$579.63	\$386.90	\$494.02	\$588.62	\$664.52	\$822.39	\$927.31	\$504.70	\$652.50	\$784.50		\$1,097.70		74
75	\$282.35	\$351.21	\$410.59	\$461.47	\$571.01	\$644.60	\$428.92	\$549.64	\$656.50	\$739.08	\$911.16	\$1,025.93	\$554.26	\$719.17	\$866.71				75
76	\$310.88	\$387.76	\$454.19	\$509.56	\$629.18	\$709.58	\$475.44	\$611.45	\$732.16		\$1,009.54	\$1,135.10	\$608.65	\$792.64	\$957.55		\$1,321.51		70
77 78	\$339.43 \$365.77	\$424.31 \$458.07	\$497.78 \$538.46	\$557.78	\$687.23 \$741.87	\$774.54 \$835.14	\$526.93	\$680.31	\$816.56 \$871.94	\$914.32 \$975.77	\$1,118.58	\$1,255.82 \$1,336.32	\$668.40	\$873.40	\$1,057.98		\$1,450.12		7
	+	+	+	\$602.95	<b>*</b> · · · · · · · · · · · · · · · · · · ·	4000	\$560.69	\$725.36		40.0	\$1,191.82	+ .,	\$705.68	\$924.15	\$1,121.25	\$1,256.06	\$1,533.42		78
79 80	\$392.25 \$418.61	\$491.95 \$525.71	\$579.03 \$619.71	\$648.12 \$693.42	\$796.52 \$851.17	\$895.74	\$596.51 \$634.65	\$773.33 \$824.46		\$1,041.35 \$1.111.30	\$1,269.90 \$1,353.09	\$1,422.06 \$1.513.26	\$745.03	\$977.83 \$1,034.67	\$1,188.29 \$1,259.34	\$1,330.25 \$1,408.83	\$1,621.47		79 80
80	\$418.61 \$444.96	\$525.71 \$559.47	\$660.40	\$693.42 \$738.60	\$851.17 \$905.82	\$956.34 \$1.016.94	\$634.65 \$675.20	\$824.46		\$1,111.30	\$1,353.09 \$1.441.74	\$1,513.26 \$1.610.29		\$1,034.67	\$1,259.34 \$1,334.63		\$1,714.61		8
82	\$444.96	\$559.47 \$593.35	\$700.95	\$738.60 \$783.77	\$905.82 \$960.47	\$1,016.94 \$1,077.54	\$675.20 \$718.56	\$878.99		\$1,185.99 \$1,265.41	\$1,441.74 \$1,536.22	\$1,610.29		\$1,094.79 \$1,158.42	\$1,334.63 \$1,414.29		\$1,813.10		8:
82	\$471.31 \$505.92	\$593.35 \$638.04	\$700.95 \$755.12	\$783.77 \$844.25	\$960.47		\$718.56 \$764.71		\$1,133.88		\$1,536.22 \$1.637.25	\$1,713.76			\$1,414.29 \$1,500.99	\$1,580.30			8.
84	\$540.65	\$682.86	\$809.16	\$904.73	\$1,033.95	\$1,158.91	\$813.77	\$1.064.67		\$1,349.81	\$1,037.25	\$1,824.88		\$1,227.88	\$1,500.99		\$2,032.42		8
85 85	\$575.26	\$727.55	\$863.19	\$904.73	\$1,107.29	\$1,240.39	\$865.99				\$1,744.85	\$2,069.22		\$1,301.60	\$1,690.69	\$1,778.73			8
86	\$609.87	\$772.35	\$917.36	\$1.025.56		\$1,321.73			\$1,470.03			\$2,009.22		\$1,462.51		\$2.002.18			8
87	\$644.48	\$817.05	\$971.40		\$1,234.23	\$1,403.24			\$1,568.52		\$2,112.21	\$2,203.41				\$2,002.10			8
88	\$677.27		\$1,020.70			\$1,561.35			\$1,639.56		\$2,112.21	\$2,453.45				\$2,124.23			8
89	\$709.94				\$1,464.68				\$1,713.76			\$2,565.54		\$1,679.51			\$2,073.13		8
90	\$742.61	\$940.43	\$1,070.12		\$1,533.18	\$1,030.11			\$1,713.76			\$2,505.54		\$1,748.13	\$2,003.03	\$2,302.20	\$2,704.13		9
91	\$775.39	\$981.60	\$1,168.74		\$1,601.68	\$1,791.72		\$1,537.55		\$2,085.97	\$2,524.50	\$2,805.26		\$1,819.53			\$3,019.97		9
92	\$808.06	\$1.022.65		\$1,363.16	\$1,670.16				\$1,957.25		\$2,639.49	\$2,933.38		\$1.893.86			\$3,145.30	\$3,491.40	9
93	\$829.92	\$1,022.03	\$1,249.86	\$1,398.87	\$1,670.16	\$1,000.47		\$1,606.69		\$2,100.33	\$2,039.49	\$3.001.88			\$2,320.13	\$2,597.73	\$3,208.69		9
94	+	\$1,045.45	\$1,243.56		\$1,759.30	\$1,967.57			\$2,050.15		\$2,765.55	\$3,071.95		\$1,970.61			\$3,200.03		9
95			\$1,201.30	\$1,434.70	\$1,803.75	\$2.017.24			\$2,030.13		\$2,700.00	\$3,143.59		\$2,010.20		\$2,755.72		\$3,703.68	9
96		\$1,103.04	\$1,313.20	\$1,506.22	\$1,848.32	\$2,017.24			\$2,030.24		\$2,897.68	\$3,145.55		\$2,010.20	\$2,400.33	\$2,733.72	\$3,406.63	\$3,777.27	9
97		\$1,156.60	\$1,376.64		\$1,892.88	\$2,116.33		\$1,807.75		\$2,448.60	\$2,966.05	\$3,291.99		\$2,091.68	\$2,567.61	\$2,866.35	\$3,475.37	\$3.852.32	9
98				\$1,577.75					\$2,249.68			\$3,368,75					\$3,545.44	\$3,928.83	9
99				\$1,613.45					\$2,302.62			\$3,447.31							9
						\$2,265.10					\$3,181.00	\$3,527.71							10

				ı	Monthly Pren	nium per \$3	00 Monthly B					sulting in 10	% Cumulativ	e Increase)					
Issue			uture Purch					Aut	ive - 20 Day to 3% Comp	ound Inflatio	n				to 5% Comp				Issu
Age	2 Year \$3.53	3 Year \$4.27	4 Year	5 Year	7 Year \$6.53	Lifetime	2 Year \$5.14	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year \$9.64	3 Year	4 Year	5 Year	7 Year \$20.50	Lifetime \$23.24	Ag
25 26	\$3.53 \$3.55	\$4.27 \$4.30	\$4.88 \$4.92	\$5.40 \$5.43	\$6.53 \$6.59	\$7.32 \$7.37	\$5.14 \$5.21	\$6.33 \$6.42	\$7.34 \$7.46	\$8.29 \$8.44	\$10.32 \$10.49	\$11.75 \$11.96	\$9.64 \$9.75	\$12.02 \$12.17	\$14.09 \$14.26	\$16.18 \$16.38	\$20.50 \$20.76	\$23.24 \$23.54	25
27	\$3.56	\$4.32	\$4.95	\$5.48	\$6.64	\$7.44	\$5.29	\$6.52	\$7.58	\$8.58	\$10.43	\$12.17	\$9.86	\$12.31	\$14.43	\$16.58	\$21.02	\$23.85	27
28	\$3.59	\$4.36	\$4.99	\$5.52	\$6.69	\$7.49	\$5.37	\$6.62	\$7.70	\$8.72	\$10.86	\$12.38	\$9.98	\$12.45	\$14.61	\$16.78	\$21.29	\$24.16	28
29	\$3.61	\$4.38	\$5.03	\$5.56	\$6.74	\$7.56	\$5.45	\$6.72	\$7.82	\$8.87	\$11.04	\$12.60	\$10.10	\$12.60	\$14.78	\$16.98	\$21.55	\$24.46	29
30 31	\$3.63 \$3.64	\$4.41 \$4.43	\$5.06 \$5.09	\$5.60 \$5.64	\$6.80 \$6.85	\$7.61 \$7.68	\$5.53 \$5.62	\$6.83 \$6.94	\$7.94 \$8.07	\$9.01 \$9.16	\$11.23 \$11.43	\$12.82 \$13.04	\$10.22 \$10.34	\$12.75 \$12.90	\$14.96 \$15.14	\$17.19 \$17.40	\$21.82 \$22.10	\$24.78 \$25.10	3
32	\$3.66	\$4.43 \$4.47	\$5.09 \$5.13	\$5.68	\$6.90	\$7.73	\$5.02 \$5.71	\$7.05	\$8.21	\$9.16	\$11.63	\$13.04	\$10.34	\$13.06	\$15.14	\$17.40	\$22.10	\$25.10	32
33	\$3.69	\$4.49	\$5.16	\$5.72	\$6.95	\$7.80	\$5.80	\$7.16	\$8.34	\$9.47	\$11.83	\$13.50	\$10.58	\$13.21	\$15.50	\$17.83	\$22.66	\$25.75	33
34	\$3.71	\$4.52	\$5.20	\$5.76	\$7.01	\$7.85	\$5.89	\$7.27	\$8.47	\$9.63	\$12.03	\$13.73	\$10.70	\$13.37	\$15.69	\$18.05	\$22.95	\$26.08	34
35	\$3.73	\$4.54	\$5.24	\$5.80	\$7.05	\$7.92	\$5.97	\$7.39	\$8.61	\$9.78	\$12.24	\$13.96	\$10.84	\$13.52	\$15.87	\$18.27	\$23.23	\$26.42	35
36 37	\$3.76 \$3.80	\$4.60 \$4.65	\$5.30 \$5.37	\$5.87 \$5.95	\$7.15 \$7.25	\$8.03 \$8.14	\$6.08 \$6.19	\$7.54 \$7.68	\$8.79 \$8.97	\$9.98 \$10.19	\$12.50 \$12.76	\$14.26 \$14.55	\$10.98 \$11.12	\$13.71 \$13.89	\$16.08 \$16.30	\$18.52 \$18.78	\$23.56 \$23.89	\$26.80 \$27.18	30
38	\$3.84	\$4.71	\$5.43	\$6.03	\$7.35	\$8.26	\$6.31	\$7.83	\$9.14	\$10.40	\$13.02	\$14.86	\$11.26	\$14.08	\$16.52	\$19.03	\$24.23	\$27.57	38
39	\$3.87	\$4.76	\$5.50	\$6.11	\$7.45	\$8.37	\$6.44	\$7.99	\$9.32	\$10.60	\$13.30	\$15.17	\$11.42	\$14.27	\$16.74	\$19.29	\$24.57	\$27.96	39
40 41	\$3.92 \$3.95	\$4.81 \$4.86	\$5.57 \$5.63	\$6.18 \$6.26	\$7.55 \$7.66	\$8.48 \$8.60	\$6.56 \$6.68	\$8.14 \$8.29	\$9.50 \$9.69	\$10.82 \$11.04	\$13.57 \$13.86	\$15.49 \$15.82	\$11.57 \$11.73	\$14.45 \$14.65	\$16.97 \$17.20	\$19.56 \$19.82	\$24.93 \$25.28	\$28.36 \$28.77	40
41 42	\$3.95 \$3.99	\$4.86 \$4.92	\$5.63 \$5.71	\$6.26 \$6.35	\$7.66	\$8.60	\$6.80	\$8.29 \$8.46	\$9.69 \$9.88	\$11.04 \$11.26	\$13.86 \$14.16	\$15.82 \$16.15	\$11.73 \$11.88	\$14.65 \$14.85	\$17.20 \$17.44	\$19.82 \$20.10	\$25.28 \$25.63	\$28.77 \$29.17	42
43	\$4.03	\$4.97	\$5.78	\$6.42	\$7.76	\$8.82	\$6.93	\$8.62	\$10.08	\$11.50	\$14.45	\$16.49	\$12.03	\$15.05	\$17.67	\$20.10	\$25.99	\$29.59	43
44	\$4.07	\$5.03	\$5.84	\$6.50	\$7.95	\$8.93	\$7.06	\$8.79	\$10.27	\$11.73	\$14.76	\$16.84	\$12.20	\$15.25	\$17.91	\$20.65	\$26.36	\$30.01	44
45	\$4.10	\$5.08	\$5.91	\$6.58	\$8.05	\$9.05	\$7.19	\$8.95	\$10.48	\$11.97	\$15.08	\$17.19	\$12.36	\$15.46	\$18.15	\$20.94	\$26.73	\$30.45	45
46 47	\$4.18 \$4.25	\$5.18 \$5.28	\$6.04 \$6.17	\$6.72 \$6.88	\$8.24 \$8.44	\$9.27 \$9.49	\$7.47 \$7.74	\$9.30 \$9.65	\$10.85 \$11.23	\$12.32 \$12.68	\$15.47 \$15.86	\$17.63 \$18.08	\$12.56 \$12.76	\$15.70 \$15.95	\$18.44 \$18.73	\$21.29 \$21.63	\$27.17 \$27.62	\$30.95 \$31.47	46
48	\$4.32	\$5.20	\$6.29	\$7.03	\$8.62	\$9.71	\$8.03	\$10.01	\$11.63	\$13.06	\$16.27	\$18.55	\$12.76	\$16.20	\$19.03	\$21.03	\$28.07	\$32.00	48
49	\$4.40	\$5.49	\$6.42	\$7.17	\$8.82	\$9.93	\$8.33	\$10.40	\$12.03	\$13.44	\$16.69	\$19.02	\$13.17	\$16.46	\$19.34	\$22.33	\$28.53	\$32.53	49
50	\$4.48	\$5.60	\$6.56	\$7.33	\$9.01	\$10.15	\$8.64	\$10.79	\$12.45	\$13.84	\$17.12	\$19.50	\$13.38	\$16.72	\$19.65	\$22.69	\$29.01	\$33.07	50
51 52	\$4.54 \$4.62	\$5.70 \$5.81	\$6.69 \$6.82	\$7.48 \$7.62	\$9.21 \$9.41	\$10.37 \$10.59	\$8.95 \$9.30	\$11.20 \$11.63	\$12.89 \$13.34	\$14.25 \$14.66	\$17.56 \$18.01	\$20.00 \$20.52	\$13.59 \$13.79	\$16.98 \$17.25	\$19.95 \$20.27	\$23.06 \$23.43	\$29.49 \$29.98	\$33.62 \$34.18	51 52
52 53	\$4.62 \$4.70	\$5.81	\$6.95	\$7.62	\$9.41	\$10.59	\$9.30 \$9.65	\$11.63	\$13.34	\$15.10	\$18.01	\$20.52	\$13.79	\$17.25	\$20.27	\$23.43	\$29.98	\$34.18 \$34.75	53
54	\$4.76	\$6.01	\$7.08	\$7.93	\$9.79	\$11.04	\$10.01	\$12.53	\$14.30	\$15.55	\$18.94	\$21.58	\$14.23	\$17.80	\$20.92	\$24.20	\$30.98	\$35.33	54
55	\$4.84	\$6.12	\$7.22	\$8.07	\$9.98	\$11.26	\$10.40	\$13.02	\$14.80	\$16.04	\$19.40	\$22.14	\$14.45	\$18.08	\$21.26	\$24.60	\$31.48	\$35.92	55
56 57	\$5.31 \$5.78	\$6.63 \$7.16	\$7.78 \$8.34	\$8.73 \$9.38	\$10.82 \$11.66	\$12.22 \$13.19	\$10.90 \$11.43	\$13.65 \$14.31	\$15.50 \$16.24	\$16.86 \$17.73	\$20.59 \$21.85	\$23.51 \$24.96	\$15.05 \$15.68	\$18.88 \$19.70	\$22.22 \$23.22	\$25.74 \$26.94	\$33.00 \$34.60	\$37.68 \$39.52	56 57
57 58	\$5.78 \$6.25	\$7.16 \$7.68	\$8.34 \$8.90	\$9.38 \$10.03	\$11.66 \$12.50	\$13.19 \$14.15	\$11.43 \$11.98	\$14.31 \$15.00	\$16.24 \$17.01	\$17.73 \$18.65	\$21.85 \$23.18	\$24.96 \$26.50	\$15.68 \$16.32	\$19.70 \$20.56	\$23.22 \$24.27	\$26.94 \$28.19	\$34.60 \$36.27	\$39.52 \$41.46	58
59	\$6.71	\$8.21	\$9.46	\$10.68	\$13.34	\$15.11	\$12.56	\$15.73	\$17.82	\$19.61	\$24.59	\$28.13	\$17.01	\$21.45	\$25.36	\$29.50	\$38.02	\$43.48	59
60	\$7.18	\$8.72	\$10.02	\$11.33	\$14.18	\$16.08	\$13.17	\$16.49	\$18.67	\$20.63	\$26.08	\$29.85	\$17.71	\$22.39	\$26.50	\$30.88	\$39.85	\$45.61	60
61 62	\$7.65 \$8.12	\$9.25 \$9.77	\$10.58 \$11.14	\$11.98 \$12.64	\$15.03 \$15.86	\$17.04 \$18.01	\$13.81 \$14.47	\$17.28 \$18.10	\$19.56 \$20.50	\$21.69 \$22.84	\$27.68 \$29.36	\$31.69 \$33.64	\$18.45 \$19.21	\$23.36 \$24.38	\$27.69 \$28.93	\$32.31 \$33.79	\$41.78 \$43.80	\$47.84 \$50.17	61 62
63	\$8.97	\$10.80	\$12.33	\$13.98	\$17.57	\$19.94	\$15.26	\$19.09	\$22.00	\$24.65	\$31.63	\$36.20	\$20.60	\$26.10	\$30.94	\$36.06	\$46.59	\$53.31	63
64	\$9.81	\$11.84	\$13.52	\$15.33	\$19.26	\$21.87	\$16.09	\$20.13	\$23.61	\$26.62	\$34.07	\$38.96	\$22.10	\$27.95	\$33.10	\$38.48	\$49.56	\$56.64	64
65	\$10.67	\$12.87	\$14.71	\$16.68	\$20.97	\$23.80	\$16.97	\$21.23	\$25.33	\$28.74	\$36.70	\$41.93	\$23.71	\$29.93	\$35.40	\$41.05	\$52.71	\$60.18	65
66 67	\$11.52 \$12.38	\$13.90 \$14.94	\$15.90 \$17.08	\$18.03 \$19.38	\$22.67 \$24.37	\$25.74 \$27.68	\$17.91 \$18.90	\$22.39 \$23.61	\$27.18 \$29.16	\$31.03 \$33.51	\$39.53 \$42.59	\$45.13 \$48.58	\$25.42 \$27.27	\$32.05 \$34.31	\$37.86 \$40.49	\$43.80 \$46.73	\$56.07 \$59.63	\$63.94 \$67.94	66 67
68	\$14.05	\$17.01	\$17.00	\$22.04	\$27.64	\$31.36	\$21.05	\$26.32	\$32.21	\$36.89	\$46.68	\$53.15	\$29.73	\$37.48	\$44.28	\$50.90	\$64.60	\$73.47	68
69	\$15.73	\$19.07	\$21.86	\$24.72	\$30.92	\$35.06	\$23.45	\$29.36	\$35.57	\$40.62	\$51.17	\$58.16	\$32.42	\$40.93	\$48.41	\$55.44	\$69.99	\$79.45	69
70	\$17.41	\$21.13	\$24.26	\$27.38	\$34.20	\$38.74	\$26.13	\$32.75	\$39.30	\$44.73	\$56.09	\$63.64	\$35.34	\$44.70	\$52.93	\$60.39	\$75.83	\$85.92	70
71 72	\$19.10 \$20.77	\$23.20 \$25.27	\$26.64 \$29.03	\$30.05 \$32.71	\$37.48 \$40.76	\$42.43 \$46.12	\$29.11 \$32.44	\$36.52 \$40.72	\$43.42 \$47.97	\$49.25 \$54.22	\$61.48 \$67.38	\$69.63 \$76.20	\$38.53 \$42.02	\$48.83 \$53.33	\$57.88 \$63.31	\$65.78 \$71.64	\$82.16 \$89.01	\$92.92 \$100.46	71 72
73	\$23.79	\$29.10	\$33.56	\$37.69	\$46.72	\$52.79	\$35.95	\$45.29	\$53.48	\$60.28	\$74.61	\$84.25	\$46.15	\$58.77	\$69.94	\$78.93	\$97.67	\$100.40	73
74	\$26.81	\$32.91	\$38.08	\$42.66	\$52.69	\$59.44	\$39.83	\$50.37	\$59.62	\$67.01	\$82.63	\$93.16	\$50.67	\$64.78	\$77.26	\$86.96	\$107.16	\$120.59	74
75 70	\$29.83	\$36.74	\$42.60	\$47.63	\$58.65	\$66.11	\$44.14	\$56.02	\$66.46	\$74.50	\$91.51	\$103.00	\$55.64	\$71.40	\$85.36	\$95.80	\$117.58	\$132.12	75
76 77	\$32.85 \$35.86	\$40.57 \$44.40	\$47.12 \$51.65	\$52.59 \$57.56	\$64.63 \$70.59	\$72.78 \$79.44	\$48.92 \$54.21	\$62.30 \$69.29	\$74.10 \$82.61	\$82.83 \$92.09	\$101.34 \$112.22	\$113.89 \$125.95	\$61.09 \$67.09	\$78.69 \$86.72	\$94.30 \$104.20	\$105.55 \$116.27	\$129.01 \$141.57	\$144.75 \$158.60	76 77
78	\$38.65	\$47.93	\$55.86	\$62.23	\$76.21	\$85.66	\$57.64	\$73.83	\$88.15	\$98.20	\$119.48	\$133.91	\$70.83	\$91.76	\$110.43	\$123.15	\$149.70	\$167.48	78
79	\$41.44	\$51.47	\$60.08	\$66.89	\$81.82	\$91.87	\$61.29	\$78.67	\$94.07	\$104.71	\$127.20	\$142.38	\$74.78	\$97.10	\$117.03	\$130.43	\$158.30	\$176.86	79
80	\$44.22	\$55.00	\$64.30	\$71.56	\$87.43	\$98.09	\$65.18	\$83.83	\$100.39	\$111.66	\$135.43	\$151.38	\$78.95	\$102.74	\$124.03	\$138.14	\$167.40	\$186.76	80
81 82	\$47.01 \$49.80	\$58.54 \$62.07	\$68.51 \$72.73	\$76.23 \$80.89	\$93.05 \$98.66	\$104.30 \$110.52	\$69.31 \$73.71	\$89.32 \$95.16	\$107.13 \$114.31	\$119.06 \$126.97	\$144.19 \$153.52	\$160.95 \$171.12	\$83.35 \$88.00	\$108.71 \$115.03	\$131.44 \$139.30	\$146.30 \$154.94	\$177.01 \$187.19	\$197.22 \$208.26	81 82
83	\$53.46	\$66.76	\$78.34	\$87.13	\$106.21	\$118.87	\$78.41	\$101.35	\$121.89	\$135.33	\$163.48	\$182.05	\$93.14	\$121.92	\$147.84	\$164.37	\$198.43	\$220.58	83
84	\$57.11	\$71.45	\$83.95	\$93.37	\$113.74	\$127.23	\$83.40	\$107.95	\$129.97	\$144.24	\$174.09	\$193.69	\$98.58	\$129.24	\$156.90	\$174.39	\$210.35	\$233.63	84
85	\$60.78	\$76.12	\$89.56	\$99.61	\$121.29	\$135.58	\$88.72	\$114.98	\$138.58	\$153.75	\$185.38	\$206.06	\$104.35	\$136.99	\$166.52	\$185.02	\$222.99	\$247.46	85
86 87	\$64.44 \$68.10	\$80.81 \$85.49	\$95.17 \$100.78	\$105.84 \$112.08	\$128.83 \$136.37	\$143.92 \$152.27	\$94.36 \$100.35	\$122.47 \$130.45	\$147.76 \$157.55	\$163.88 \$174.67	\$197.42 \$210.22	\$219.23 \$233.24	\$110.44 \$116.90	\$145.21 \$153.92	\$176.73 \$187.55	\$196.30 \$208.26	\$236.39 \$250.59	\$262.10 \$277.61	86 87
88	\$71.56	\$89.79	\$100.76	\$117.80	\$143.41	\$160.15	\$100.33	\$136.27	\$164.59	\$182.47	\$210.22	\$243.74	\$110.90	\$160.22	\$195.25	\$216.82	\$261.00	\$289.18	88
89	\$75.01	\$94.09	\$111.02	\$123.52	\$150.45	\$168.03	\$109.60	\$142.35	\$171.95	\$190.62	\$229.55	\$254.71	\$126.71	\$166.76	\$203.26	\$225.73	\$271.83	\$301.22	89
90	\$78.46	\$98.40	\$116.14	\$129.24	\$157.49	\$175.90	\$114.54	\$148.70	\$179.64	\$199.13	\$239.87	\$266.17	\$131.92	\$173.57	\$211.60	\$235.00	\$283.12	\$313.78	90
91	\$81.92 \$85.37	\$102.70	\$121.26	\$134.96	\$164.52 \$171.56	\$183.78	\$119.70 \$125.10	\$155.33	\$187.67	\$208.03	\$250.65	\$278.15	\$137.36	\$180.66 \$199.05	\$220.28	\$244.65 \$254.69	\$294.88	\$326.85	91
92 93	\$85.37 \$87.68	\$107.00 \$109.80	\$126.38 \$129.67	\$140.68 \$144.38	\$171.56 \$176.13	\$191.64 \$196.74	\$125.10 \$128.17	\$162.26 \$166.03	\$196.06 \$200.55	\$217.33 \$222.31	\$261.91 \$267.96	\$290.66 \$297.30	\$143.01 \$146.04	\$188.05 \$191.82	\$229.33 \$233.86	\$254.69 \$259.75	\$307.11 \$313.30	\$340.47 \$347.24	92
94	\$89.99	\$112.60	\$132.96	\$148.06	\$180.71	\$201.82	\$131.32	\$169.90	\$205.15	\$227.41	\$274.15	\$304.08	\$149.12	\$195.67	\$238.48	\$264.91	\$319.62	\$354.13	94
95	\$92.30	\$115.40	\$136.25	\$151.76	\$185.28	\$206.90	\$134.54	\$173.86	\$209.85	\$232.64	\$280.49	\$311.03	\$152.26	\$199.60	\$243.20	\$270.18	\$326.06	\$361.17	95
96	\$94.61	\$118.21	\$139.54	\$155.44	\$189.86	\$211.99	\$137.84	\$177.90	\$214.65	\$237.97	\$286.97	\$318.13	\$155.47	\$203.60	\$248.01	\$275.55	\$332.64	\$368.36	96
97 98	\$96.92 \$99.22	\$121.01 \$123.81	\$142.82 \$146.11	\$159.14 \$162.82	\$194.44 \$199.01	\$217.07 \$222.16	\$141.21 \$144.65	\$182.05 \$186.30	\$219.58 \$224.62	\$243.44 \$249.03	\$293.58 \$300.34	\$325.40 \$332.84	\$158.76 \$162.12	\$207.69 \$211.86	\$252.91 \$257.92	\$281.04 \$286.64	\$339.34 \$346.17	\$375.68 \$383.15	97
99	\$101.53	\$126.61	\$149.40	\$166.52	\$203.59	\$227.24	\$148.18	\$190.64	\$229.78	\$254.75	\$307.26	\$340.44	\$165.54	\$216.12	\$263.02	\$292.35	\$353.14	\$390.76	99
100+	\$103.84	\$129.42	\$152.69	\$170.20	\$208.16	\$232.33	\$151.80	\$195.09	\$235.06	\$260.60	\$314.34	\$348.22	\$169.04	\$220.46	\$268.22	\$298.17	\$360.26	\$398.53	100

				C	uarterly Pre	mium per \$3						esulting in 10	% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Option				Comprehens Aut		ound Inflation		1		Aut	to 5% Comp	ound Inflatio	on		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$10.38	\$12.55	\$14.36	\$15.88	\$19.21	\$21.51	\$15.10	\$18.60	\$21.57	\$24.39	\$30.34	\$34.54	\$28.33	\$35.34	\$41.43	\$47.58	\$60.28	\$68.33	25
26	\$10.45	\$12.65	\$14.45	\$15.97	\$19.37	\$21.67	\$15.33	\$18.89	\$21.92	\$24.81	\$30.86	\$35.16	\$28.66	\$35.77	\$41.91	\$48.16	\$61.03	\$69.21	20
27 28	\$10.48 \$10.54	\$12.71 \$12.80	\$14.55 \$14.69	\$16.10 \$16.24	\$19.54 \$19.67	\$21.86 \$22.02	\$15.55 \$15.79	\$19.17 \$19.47	\$22.29 \$22.64	\$25.22 \$25.64	\$31.37 \$31.92	\$35.77 \$36.39	\$28.97 \$29.34	\$36.19 \$36.61	\$42.43 \$42.94	\$48.74 \$49.32	\$61.80 \$62.58	\$70.11 \$71.02	2
29	\$10.60	\$12.87	\$14.78	\$16.34	\$19.82	\$22.22	\$16.01	\$19.76	\$22.99	\$26.07	\$32.47	\$37.03	\$29.69	\$37.03	\$43.46	\$49.93	\$63.35	\$71.93	2
30	\$10.67	\$12.97	\$14.87	\$16.46	\$19.99	\$22.37	\$16.27	\$20.09	\$23.35	\$26.49	\$33.02	\$37.68	\$30.04	\$37.48	\$43.98	\$50.55	\$64.16	\$72.86	3
31	\$10.70	\$13.04	\$14.97	\$16.59	\$20.15	\$22.57	\$16.52	\$20.41	\$23.74	\$26.94	\$33.61	\$38.32	\$30.40	\$37.94	\$44.50	\$51.16	\$64.97	\$73.80	3
32 33	\$10.77 \$10.84	\$13.13 \$13.20	\$15.07 \$15.17	\$16.69 \$16.82	\$20.27 \$20.44	\$22.74 \$22.92	\$16.79 \$17.04	\$20.74 \$21.05	\$24.12 \$24.52	\$27.39 \$27.84	\$34.19 \$34.77	\$39.01 \$39.68	\$30.76 \$31.11	\$38.39 \$38.84	\$45.01 \$45.56	\$51.78 \$52.43	\$65.78 \$66.62	\$74.73 \$75.71	3
34	\$10.84	\$13.20	\$15.17	\$16.82	\$20.44	\$22.92	\$17.04	\$21.05	\$24.52 \$24.90	\$27.84	\$34.77	\$40.36	\$31.11	\$38.84	\$45.56 \$46.11	\$52.43 \$53.08	\$67.46	\$76.68	3
35	\$10.97	\$13.35	\$15.39	\$17.04	\$20.74	\$23.29	\$17.56	\$21.74	\$25.32	\$28.75	\$35.99	\$41.04	\$31.86	\$39.74	\$46.66	\$53.71	\$68.30	\$77.68	3
36	\$11.06	\$13.52	\$15.59	\$17.27	\$21.02	\$23.61	\$17.89	\$22.15	\$25.84	\$29.34	\$36.74	\$41.91	\$32.27	\$40.29	\$47.28	\$54.46	\$69.27	\$78.78	3
37	\$11.15	\$13.68	\$15.79	\$17.50	\$21.31	\$23.94	\$18.21	\$22.57	\$26.36	\$29.94	\$37.51	\$42.79	\$32.69	\$40.84	\$47.93	\$55.21	\$70.25	\$79.92	3
38	\$11.29	\$13.84	\$15.97	\$17.72	\$21.60	\$24.29	\$18.57	\$23.02	\$26.87	\$30.56	\$38.29	\$43.69	\$33.12	\$41.39	\$48.58	\$55.95	\$71.25	\$81.05	3
39 40	\$11.39 \$11.52	\$14.00 \$14.14	\$16.17 \$16.37	\$17.95 \$18.17	\$21.89 \$22.19	\$24.61 \$24.94	\$18.92 \$19.27	\$23.47 \$23.94	\$27.39 \$27.94	\$31.17 \$31.82	\$39.09 \$39.91	\$44.59 \$45.54	\$33.57 \$34.02	\$41.94 \$42.49	\$49.23 \$49.90	\$56.73 \$57.50	\$72.25 \$73.28	\$82.20 \$83.37	3 4
41	\$11.61	\$14.14	\$16.56	\$18.40	\$22.51	\$25.29	\$19.64	\$24.39	\$28.49	\$32.47	\$40.74	\$46.51	\$34.47	\$43.08	\$50.58	\$58.28	\$74.32	\$84.57	4
42	\$11.74	\$14.45	\$16.79	\$18.66	\$22.80	\$25.61	\$19.99	\$24.87	\$29.04	\$33.12	\$41.62	\$47.48	\$34.93	\$43.66	\$51.26	\$59.08	\$75.35	\$85.77	4
43	\$11.84	\$14.62	\$16.98	\$18.89	\$23.09	\$25.94	\$20.37	\$25.36	\$29.62	\$33.79	\$42.49	\$48.48	\$35.38	\$44.24	\$51.94	\$59.90	\$76.42	\$87.00	4:
44	\$11.97	\$14.78	\$17.17	\$19.12	\$23.39	\$26.26	\$20.76	\$25.84	\$30.21	\$34.47	\$43.40	\$49.51	\$35.86	\$44.83	\$52.65	\$60.70	\$77.48	\$88.22	4
45 46	\$12.07 \$12.29	\$14.94 \$15.24	\$17.37 \$17.75	\$19.34 \$19.76	\$23.67 \$24.22	\$26.62 \$27.26	\$21.15 \$21.96	\$26.32 \$27.32	\$30.82 \$31.89	\$35.19 \$36.22	\$44.34 \$45.47	\$50.55 \$51.84	\$36.36 \$36.93	\$45.44 \$46.15	\$53.36 \$54.20	\$61.58 \$62.58	\$78.58 \$79.88	\$89.52 \$91.00	4:
47	\$12.29	\$15.52	\$17.75	\$20.22	\$24.22	\$27.20	\$22.77	\$28.36	\$33.02	\$37.29	\$46.63	\$53.16	\$37.51	\$46.89	\$55.08	\$63.58	\$81.20	\$92.52	4
48	\$12.71	\$15.85	\$18.50	\$20.67	\$25.36	\$28.56	\$23.61	\$29.43	\$34.19	\$38.39	\$47.83	\$54.53	\$38.09	\$47.64	\$55.95	\$64.61	\$82.53	\$94.07	4
49	\$12.94	\$16.14	\$18.89	\$21.09	\$25.94	\$29.21	\$24.49	\$30.56	\$35.38	\$39.52	\$49.06	\$55.91	\$38.71	\$48.38	\$56.86	\$65.65	\$83.89	\$95.63	4
50 51	\$13.17 \$13.35	\$16.46 \$16.75	\$19.27 \$19.67	\$21.54 \$21.99	\$26.49 \$27.07	\$29.85 \$30.49	\$25.39 \$26.32	\$31.72 \$32.92	\$36.61 \$37.91	\$40.69 \$41.88	\$50.33 \$51.61	\$57.34 \$58.80	\$39.33 \$39.94	\$49.16 \$49.93	\$57.76 \$58.66	\$66.72 \$67.78	\$85.28 \$86.70	\$97.22 \$98.84	5
51 52	\$13.35 \$13.59	\$16.75 \$17.07	\$19.67 \$20.05	\$21.99 \$22.41	\$27.07 \$27.65	\$30.49	\$26.32 \$27.32	\$32.92 \$34.19	\$37.91	\$41.88 \$43.11	\$51.61 \$52.94	\$58.80 \$60.31	\$39.94 \$40.56	\$49.93 \$50.71	\$58.66 \$59.60	\$67.78 \$68.88	\$86.70	\$98.84 \$100.49	5 5
53	\$13.81	\$17.37	\$20.03	\$22.87	\$28.20	\$31.82	\$28.36	\$35.48	\$40.62	\$44.41	\$54.30	\$61.86	\$41.21	\$51.51	\$60.54	\$70.02	\$89.58	\$100.49	5
54	\$14.00	\$17.66	\$20.82	\$23.32	\$28.79	\$32.47	\$29.43	\$36.84	\$42.04	\$45.73	\$55.69	\$63.45	\$41.84	\$52.33	\$61.51	\$71.15	\$91.07	\$103.87	5
55	\$14.23	\$17.99	\$21.22	\$23.74	\$29.34	\$33.12	\$30.56	\$38.29	\$43.49	\$47.16	\$57.05	\$65.10	\$42.49	\$53.16	\$62.51	\$72.31	\$92.55	\$105.59	5
56	\$15.62	\$19.50	\$22.87	\$25.67	\$31.82	\$35.93	\$32.05	\$40.14	\$45.56	\$49.58	\$60.54	\$69.11	\$44.24	\$55.50	\$65.33	\$75.68	\$97.02	\$110.77	5
57 58	\$16.98 \$18.37	\$21.05 \$22.57	\$24.52 \$26.16	\$27.59 \$29.49	\$34.28 \$36.74	\$38.78 \$41.59	\$33.61 \$35.22	\$42.08 \$44.11	\$47.73 \$50.00	\$52.13 \$54.81	\$64.23 \$68.15	\$73.38 \$77.90	\$46.09 \$47.99	\$57.93 \$60.45	\$68.27 \$71.35	\$79.20 \$82.89	\$101.71 \$106.62	\$116.19 \$121.89	5 5
59	\$19.72	\$24.12	\$27.81	\$31.41	\$39.23	\$44.44	\$36.93	\$46.24	\$52.39	\$57.66	\$72.28	\$82.70	\$50.00	\$63.06	\$74.55	\$86.74	\$111.77	\$127.84	5
60	\$21.12	\$25.64	\$29.46	\$33.31	\$41.69	\$47.28	\$38.71	\$48.48	\$54.88	\$60.64	\$76.68	\$87.77	\$52.06	\$65.81	\$77.90	\$90.78	\$117.17	\$134.08	6
61	\$22.47	\$27.20	\$31.11	\$35.22	\$44.18	\$50.09	\$40.59	\$50.81	\$57.50	\$63.78	\$81.37	\$93.17	\$54.23	\$68.70	\$81.40	\$94.99	\$122.83	\$140.65	6
62 63	\$23.87 \$26.36	\$28.72 \$31.76	\$32.76 \$36.26	\$37.16 \$41.11	\$46.63 \$51.65	\$52.94 \$58.63	\$42.53 \$44.86	\$53.20 \$56.11	\$60.28 \$64.68	\$67.13 \$72.48	\$86.32 \$92.98	\$98.90 \$106.44	\$56.46 \$60.58	\$71.67 \$76.75	\$85.05 \$90.97	\$99.35 \$106.01	\$128.78 \$136.96	\$147.50 \$156.72	62
64	\$28.84	\$31.76	\$39.74	\$45.08	\$56.63	\$64.30	\$47.31	\$59.18	\$69.40	\$72.48 \$78.27	\$100.16	\$106.44	\$64.97	\$82.18	\$90.97	\$106.01	\$136.96	\$166.52	64
65	\$31.37	\$37.84	\$43.24	\$49.03	\$61.64	\$69.98	\$49.90	\$62.41	\$74.48	\$84.50	\$107.89	\$123.28	\$69.70	\$88.00	\$104.07	\$120.69	\$154.97	\$176.94	6
66	\$33.86	\$40.88	\$46.73	\$53.01	\$66.65	\$75.68	\$52.65	\$65.81	\$79.92	\$91.23	\$116.23	\$132.69	\$74.73	\$94.24	\$111.31	\$128.78	\$164.84	\$187.99	66
67	\$36.39	\$43.92	\$50.23	\$56.98	\$71.63	\$81.37	\$55.56	\$69.40	\$85.73	\$98.51	\$125.22	\$142.81	\$80.17	\$100.87	\$119.04	\$137.38	\$175.32	\$199.73	67
68 69	\$41.29 \$46.24	\$50.00 \$56.08	\$57.24 \$64.26	\$64.81 \$72.67	\$81.27 \$90.90	\$92.20 \$103.07	\$61.90 \$68.95	\$77.39 \$86.32	\$94.69 \$104.59	\$108.47 \$119.43	\$137.25 \$150.45	\$156.27 \$170.98	\$87.42 \$95.30	\$110.19 \$120.34	\$130.17 \$142.33	\$149.63 \$163.00	\$189.94 \$205.78	\$216.00 \$233.60	68 69
70	\$40.24 \$51.19	\$62.13	\$71.31	\$80.50	\$100.54	\$103.07	\$76.81	\$96.27	\$104.59	\$131.49	\$164.90	\$170.98	\$103.91	\$131.43	\$155.62	\$177.55	\$203.76	\$252.60	70
71	\$56.14	\$68.20	\$78.33	\$88.35	\$110.19	\$124.74	\$85.57	\$107.37	\$127.64	\$144.78	\$180.75	\$204.71	\$113.29	\$143.56	\$170.17	\$193.39	\$241.55	\$273.17	71
72	\$61.06	\$74.28	\$85.35	\$96.18	\$119.82	\$135.60	\$95.37	\$119.72	\$141.03	\$159.40	\$198.09	\$224.02	\$123.54	\$156.78	\$186.12	\$210.63	\$261.69	\$295.36	72
73	\$69.95	\$85.54	\$98.67	\$110.79	\$137.35	\$155.20	\$105.69	\$133.14	\$157.23	\$177.22	\$219.36	\$247.69	\$135.66	\$172.79	\$205.62	\$232.05	\$287.14	\$323.60	73
74 75	\$78.82 \$87.70	\$96.76 \$108.02	\$111.96 \$125.26	\$125.41 \$140.03	\$154.91 \$172.44	\$174.77 \$194.36	\$117.11 \$129.78	\$148.08 \$164.70	\$175.29 \$195.39	\$197.01 \$219.04	\$242.94 \$269.04	\$273.89 \$302.83	\$148.96 \$163.58	\$190.45 \$209.92	\$227.16 \$250.95	\$255.65 \$281.64	\$315.05 \$345.69	\$354.54 \$388.43	74
75 76	\$87.70 \$96.57	\$108.02 \$119.27	\$125.26 \$138.55	\$140.03 \$154.62	\$172.44 \$190.00	\$194.36 \$213.96	\$129.78 \$143.81	\$164.70 \$183.17	\$195.39 \$217.84	\$219.04 \$243.52	\$269.04 \$297.95	\$302.83 \$334.85	\$163.58 \$179.62	\$209.92 \$231.36	\$250.95 \$277.26	\$281.64	\$345.69	\$388.43 \$425.56	76
77	\$105.42	\$130.53	\$151.83	\$169.24	\$207.53	\$233.56	\$159.37	\$203.71	\$242.87	\$270.75	\$329.93	\$370.29	\$197.24	\$254.97	\$306.36	\$341.84	\$416.22	\$466.28	77
78	\$113.64	\$140.91	\$164.22	\$182.95	\$224.05	\$251.83	\$169.47	\$217.06	\$259.17	\$288.70	\$351.27	\$393.71	\$208.24	\$269.78	\$324.67	\$362.04	\$440.11	\$492.38	78
79	\$121.83	\$151.32	\$176.64	\$196.66	\$240.55	\$270.11	\$180.20	\$231.30	\$276.57	\$307.85	\$373.98	\$418.61	\$219.85	\$285.46	\$344.07	\$383.46	\$465.41	\$519.96	79
80 81	\$130.01 \$138.23	\$161.70 \$172.12	\$189.02 \$201.41	\$210.38 \$224.11	\$257.04 \$273.56	\$288.38 \$306.65	\$191.62 \$203.78	\$246.47 \$262.60	\$295.13 \$314.96	\$328.28 \$350.05	\$398.17 \$423.92	\$445.06 \$473.20	\$232.10 \$245.04	\$302.06 \$319.62	\$364.64 \$386.43	\$406.13 \$430.12	\$492.15 \$520.41	\$549.07 \$579.82	80
81 82	\$138.23 \$146.40	\$172.12 \$182.49	\$201.41 \$213.83	\$224.11	\$273.56 \$290.06	\$306.65	\$203.78 \$216.71	\$262.60	\$314.96 \$336.07	\$350.05	\$423.92 \$451.34	\$473.20 \$503.09	\$245.04 \$258.72	\$319.62 \$338.18	\$386.43 \$409.55	\$430.12 \$455.51	\$520.41 \$550.33	\$579.82 \$612.29	82
83	\$157.17	\$196.27	\$230.33	\$256.17	\$312.25	\$349.47	\$230.52	\$297.98	\$358.36	\$397.88	\$480.63	\$535.23	\$273.82	\$358.46	\$434.65	\$483.25	\$583.39	\$648.52	8:
84	\$167.90	\$210.05	\$246.82	\$274.51	\$334.40	\$374.04	\$245.20	\$317.38	\$382.10	\$424.07	\$511.81	\$569.45	\$289.83	\$379.96	\$461.30	\$512.72	\$618.44	\$686.87	8
85	\$178.68	\$223.80	\$263.31	\$292.84	\$356.58	\$398.60	\$260.82	\$338.05	\$407.42	\$452.01	\$545.03	\$605.83	\$306.78	\$402.77	\$489.57	\$543.96	\$655.60	\$727.52	8
86 87	\$189.45 \$200.22	\$237.57	\$279.81 \$296.30	\$311.18 \$329.52	\$378.76 \$400.92	\$423.14 \$447.68	\$277.41 \$295.04	\$360.07	\$434.42 \$463.21	\$481.80	\$580.40	\$644.53 \$685.74	\$324.70	\$426.92 \$452.53	\$519.57	\$577.10	\$694.99	\$770.56	8
88	\$200.22 \$210.38	\$251.35 \$263.99	\$296.30	\$329.52 \$346.32	\$400.92 \$421.62	\$447.68	\$295.04	\$383.52 \$400.63	\$463.21 \$483.90	\$513.52 \$536.46	\$618.05 \$645.83	\$685.74 \$716.60	\$343.67 \$357.81	\$452.53 \$471.03	\$551.40 \$574.04	\$612.29 \$637.45	\$736.74 \$767.33	\$816.17 \$850.19	8
89	\$220.53	\$276.64	\$326.40	\$363.14	\$442.31	\$494.00	\$322.23	\$418.52	\$505.54	\$560.42	\$674.87	\$748.84	\$372.53	\$490.27	\$597.58	\$663.65	\$799.18	\$885.60	8
90	\$230.68	\$289.28	\$341.45	\$379.96	\$463.01	\$517.15	\$336.75	\$437.17	\$528.14	\$585.45	\$705.21	\$782.53	\$387.85	\$510.29	\$622.09	\$690.91	\$832.37	\$922.50	9
91	\$240.83	\$301.93	\$356.52	\$396.78	\$483.68	\$540.31	\$351.92	\$456.68	\$551.75	\$611.61	\$736.90	\$817.75	\$403.83	\$531.16	\$647.61	\$719.28	\$866.94	\$960.95	9
92	\$250.99	\$314.57	\$371.56	\$413.60	\$504.37	\$563.43	\$367.81	\$477.05	\$576.43	\$638.95	\$770.01	\$854.56	\$420.45	\$552.85	\$674.22	\$748.80		\$1,000.99	9
93 94	\$257.79 \$264.57	\$322.82 \$331.03	\$381.23 \$390.90	\$424.47 \$435.29	\$517.83 \$531.28	\$578.40 \$593.34	\$376.83 \$386.08	\$488.14 \$499.49	\$589.62 \$603.14	\$653.59 \$668.60	\$787.80 \$806.01	\$874.05 \$894.00	\$429.34 \$438.41	\$563.95 \$575.27	\$687.54 \$701.13	\$763.68 \$778.84		\$1,020.88 \$1,041.15	9
95	\$204.37	\$339.28	\$400.57	\$446.16	\$544.73	\$608.28	\$395.55	\$511.14	\$616.95	\$683.96	\$824.64	\$914.42	\$447.65	\$575.27 \$586.81	\$701.13	\$794.33		\$1,041.15	9
96	\$278.16	\$347.52	\$410.23	\$457.00	\$558.18	\$623.26	\$405.25	\$523.04	\$631.08	\$699.64	\$843.69	\$935.31	\$457.09	\$598.58	\$729.14	\$810.12		\$1,082.97	9
97	\$284.94	\$355.77	\$419.90	\$467.86	\$571.64	\$638.20	\$415.15	\$535.23	\$645.57	\$715.72	\$863.13	\$956.68	\$466.76	\$610.61	\$743.56	\$826.25		\$1,104.51	9
98 99	\$291.71	\$363.99	\$429.57	\$478.70	\$585.09	\$653.14	\$425.27	\$547.71	\$660.39	\$732.15	\$883.01	\$978.55	\$476.63	\$622.86	\$758.27	\$842.72	\$1,017.74		9
99 100+	\$298.50 \$305.29	\$372.23 \$380.48	\$439.24 \$448.91	\$489.57 \$500.40	\$598.55 \$612.01	\$668.09 \$683.06	\$435.66 \$446.29	\$560.48 \$573.55	\$675.55 \$691.08	\$748.96 \$766.17	\$903.35 \$924.14	\$1,000.89 \$1,023.76	\$486.68 \$496.97	\$635.38 \$648.15	\$773.28 \$788.58		\$1,038.25 \$1,059.17		100

					Annual Prei	mium per \$3		Benefit Amo Comprehen					% Cumulativ	ve Increase)					
Issue			Future Purcl	hase Option					sive - 20 Da ito 3% Com					Au	uto 5% Com	pound Inflati	on		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25 26	\$38.98	\$47.12	\$53.92	\$59.63	\$72.14	\$80.76	\$56.72	\$69.83	\$81.00	\$91.56	\$113.92	\$129.70	\$106.38	\$132.74	\$155.56	\$178.64	\$226.37	\$256.61	2
26 27	\$39.23 \$39.35	\$47.49 \$47.73	\$54.29 \$54.65	\$59.99 \$60.48	\$72.74 \$73.35	\$81.37 \$82.09	\$57.56 \$58.41	\$70.92 \$72.02	\$82.34 \$83.68	\$93.15 \$94.72	\$115.85 \$117.80	\$132.00 \$134.31	\$107.59 \$108.81	\$134.31 \$135.89	\$157.39 \$159.32	\$180.83 \$183.01	\$229.15 \$232.07	\$259.89 \$263.29	20
28	\$39.59	\$48.09	\$55.13	\$60.96	\$73.83	\$82.70	\$59.27	\$73.11	\$85.01	\$96.31	\$119.86	\$136.62	\$110.14	\$137.47	\$161.27	\$185.20	\$234.98	\$266.68	2
29	\$39.83	\$48.33	\$55.50	\$61.33	\$74.45	\$83.42	\$60.12	\$74.20	\$86.34	\$97.88	\$121.92	\$139.05	\$111.49	\$139.05	\$163.22	\$187.51	\$237.90	\$270.08	2
30	\$40.07	\$48.70	\$55.86	\$61.81	\$75.05	\$84.04	\$61.08	\$75.42	\$87.68	\$99.46	\$123.99	\$141.48	\$112.82	\$140.75	\$165.15	\$189.82	\$240.93	\$273.60	3
31 32	\$40.19 \$40.44	\$48.94 \$49.30	\$56.23 \$56.60	\$62.30 \$62.67	\$75.66 \$76.14	\$84.77 \$85.37	\$62.05 \$63.03	\$76.63 \$77.85	\$89.13 \$90.60	\$101.16 \$102.86	\$126.18 \$128.36	\$143.90 \$146.45	\$114.16 \$115.49	\$142.45 \$144.14	\$167.10 \$169.05	\$192.12 \$194.43	\$243.97 \$247.01	\$277.12 \$280.64	3
32	\$40.44	\$49.30 \$49.54	\$56.96	\$63.15	\$76.14	\$85.37 \$86.10	\$64.00	\$79.06	\$90.60	\$102.86	\$128.36	\$146.45	\$115.49	\$144.14	\$171.11	\$194.43	\$247.01	\$284.30	3:
34	\$40.92	\$49.91	\$57.44	\$63.64	\$77.35	\$86.71	\$64.97	\$80.27	\$93.51	\$106.26	\$132.86	\$151.56	\$118.16	\$147.55	\$173.17	\$199.29	\$253.32	\$287.94	3
35	\$41.17	\$50.16	\$57.81	\$64.00	\$77.85	\$87.44	\$65.95	\$81.61	\$95.08	\$107.97	\$135.17	\$154.11	\$119.61	\$149.25	\$175.24	\$201.71	\$256.48	\$291.70	3
36	\$41.54	\$50.77	\$58.53	\$64.85	\$78.94	\$88.65	\$67.16	\$83.18	\$97.03	\$110.14	\$137.95	\$157.39	\$121.20	\$151.32	\$177.54	\$204.50	\$260.13	\$295.82	3
37 38	\$41.90 \$42.38	\$51.37 \$51.98	\$59.27 \$59.99	\$65.70 \$66.55	\$80.03 \$81.13	\$89.87 \$91.20	\$68.38 \$69.71	\$84.77 \$86.46	\$98.98 \$100.91	\$112.45 \$114.76	\$140.87 \$143.78	\$160.67 \$164.07	\$122.77 \$124.36	\$153.38 \$155.44	\$179.97 \$182.40	\$207.30 \$210.09	\$263.77 \$267.53	\$300.08 \$304.33	3
38	\$42.38 \$42.75	\$52.58	\$60.72	\$67.40	\$82.21	\$91.20	\$71.04	\$88.17	\$100.91	\$114.76	\$143.78	\$164.07	\$124.36	\$155.44	\$184.83	\$210.09	\$207.53	\$304.33	3
40	\$43.23	\$53.06	\$61.45	\$68.24	\$83.30	\$93.63	\$72.38	\$89.87	\$104.93	\$119.49	\$149.85	\$170.98	\$127.75	\$159.58	\$187.39	\$215.92	\$275.19	\$313.07	4
41	\$43.59	\$53.68	\$62.17	\$69.10	\$84.52	\$94.96	\$73.71	\$91.56	\$106.99	\$121.92	\$153.01	\$174.64	\$129.46	\$161.76	\$189.94	\$218.83	\$279.07	\$317.57	4
42	\$44.09	\$54.29	\$63.03	\$70.07	\$85.61	\$96.18	\$75.05	\$93.39	\$109.05	\$124.36	\$156.29	\$178.28	\$131.15	\$163.94	\$192.48	\$221.87	\$282.95	\$322.06	4:
43	\$44.45	\$54.89	\$63.76	\$70.92	\$86.71	\$97.39	\$76.51	\$95.21	\$111.24	\$126.91	\$159.58	\$182.04	\$132.86	\$166.13	\$195.03	\$224.91	\$286.97	\$326.68	4:
44 45	\$44.94 \$45.30	\$55.50 \$56.10	\$64.48 \$65.21	\$71.78 \$72.62	\$87.80 \$88.89	\$98.60 \$99.95	\$77.97 \$79.42	\$97.03 \$98.86	\$113.42 \$115.73	\$129.46 \$132.13	\$162.98 \$166.50	\$185.92 \$189.82	\$134.67 \$136.50	\$168.31 \$170.62	\$197.70 \$200.38	\$227.94 \$231.22	\$290.97 \$295.10	\$331.29 \$336.15	4:
46	\$46.15	\$57.20	\$66.67	\$74.20	\$90.96	\$102.38	\$82.46	\$102.62	\$119.74	\$136.02	\$170.74	\$194.67	\$138.69	\$170.02	\$200.56	\$234.98	\$299.96	\$341.74	4
47	\$46.87	\$58.29	\$68.12	\$75.90	\$93.15	\$104.81	\$85.49	\$106.50	\$123.99	\$140.02	\$175.12	\$199.65	\$140.87	\$176.09	\$206.81	\$238.76	\$304.93	\$347.44	4
48	\$47.73	\$59.51	\$69.47	\$77.61	\$95.21	\$107.23	\$88.65	\$110.51	\$128.36	\$144.14	\$179.61	\$204.74	\$143.06	\$178.88	\$210.09	\$242.64	\$309.91	\$353.27	4
49	\$48.58	\$60.60	\$70.92	\$79.18	\$97.39	\$109.66	\$91.93	\$114.76	\$132.86	\$148.40	\$184.23	\$209.97	\$145.37	\$181.68	\$213.49	\$246.52	\$315.02	\$359.10	4
50 51	\$49.42 \$50.16	\$61.81 \$62.91	\$72.38 \$73.83	\$80.88 \$82.58	\$99.46 \$101.64	\$112.09 \$114.52	\$95.33 \$98.86	\$119.13 \$123.63	\$137.47 \$142.33	\$152.77 \$157.27	\$188.96 \$193.82	\$215.31 \$220.78	\$147.68 \$149.97	\$184.59 \$187.51	\$216.89 \$220.30	\$250.54 \$254.54	\$320.23 \$325.58	\$365.05 \$371.12	5 5
52	\$51.01	\$64.12	\$75.30	\$84.16	\$103.83	\$116.95	\$102.62	\$128.36	\$147.31	\$161.88	\$198.79	\$226.49	\$152.28	\$190.42	\$223.82	\$258.67	\$330.92	\$377.31	5
53	\$51.85	\$65.21	\$76.75	\$85.86	\$105.90	\$119.49	\$106.50	\$133.22	\$152.53	\$166.74	\$203.90	\$232.32	\$154.72	\$193.46	\$227.34	\$262.92	\$336.39	\$383.63	5
54	\$52.58	\$66.31	\$78.21	\$87.56	\$108.09	\$121.92	\$110.51	\$138.33	\$157.87	\$171.72	\$209.12	\$238.26	\$157.15	\$196.49	\$230.98	\$267.17	\$341.98	\$390.06	5
55	\$53.44	\$67.52	\$79.66	\$89.13	\$110.14	\$124.36	\$114.76	\$143.78	\$163.34	\$177.06	\$214.23	\$244.46	\$159.58	\$199.65	\$234.74	\$271.54	\$347.56	\$396.51	5
56 57	\$58.65 \$63.76	\$73.23 \$79.06	\$85.86 \$92.05	\$96.43 \$103.59	\$119.49 \$128.72	\$134.92 \$145.61	\$120.35 \$126.18	\$150.71 \$157.99	\$171.11 \$179.25	\$186.16 \$195.76	\$227.34 \$241.18	\$259.51 \$275.55	\$166.13 \$173.05	\$208.40 \$217.50	\$245.31 \$256.36	\$284.17 \$297.41	\$364.32 \$381.93	\$415.93 \$436.34	5 5
58	\$68.98	\$84.77	\$98.24	\$110.75	\$120.72	\$156.17	\$132.25	\$165.65	\$179.25	\$205.84	\$255.87	\$292.55	\$173.05	\$217.50	\$267.89	\$311.26	\$400.39	\$457.71	5
59	\$74.07	\$90.60	\$104.43	\$117.92	\$147.31	\$166.86	\$138.69	\$173.66	\$196.74	\$216.52	\$271.41	\$310.52	\$187.75	\$236.81	\$279.92	\$325.70	\$419.69	\$480.05	5
60	\$79.30	\$96.31	\$110.63	\$125.08	\$156.54	\$177.54	\$145.37	\$182.04	\$206.09	\$227.70	\$287.94	\$329.59	\$195.51	\$247.13	\$292.55	\$340.88	\$439.98	\$503.49	6
61	\$84.40	\$102.14	\$116.82	\$132.25	\$165.89	\$188.11	\$152.41	\$190.78	\$215.92	\$239.48	\$305.55	\$349.87	\$203.65	\$257.94	\$305.67	\$356.66	\$461.23	\$528.14	6
62 63	\$89.63 \$98.98	\$107.84 \$119.25	\$123.02 \$136.14	\$139.54 \$154.35	\$175.12 \$193.94	\$198.79 \$220.18	\$159.70 \$168.43	\$199.77 \$210.69	\$226.37 \$242.88	\$252.11 \$272.15	\$324.13 \$349.14	\$371.36 \$399.66	\$212.04 \$227.46	\$269.12 \$288.18	\$319.39 \$341.62	\$373.07 \$398.08	\$483.57 \$514.29	\$553.88 \$588.50	62
64	\$108.33	\$130.67	\$149.25	\$169.29	\$212.64	\$241.43	\$177.67	\$222.23	\$260.61	\$293.89	\$376.10	\$430.14	\$243.97	\$308.58	\$365.41	\$424.80	\$547.09	\$625.30	64
65	\$117.80	\$142.09	\$162.36	\$184.11	\$231.46	\$262.80	\$187.39	\$234.38	\$279.68	\$317.33	\$405.12	\$462.92	\$261.70	\$330.44	\$390.80	\$453.21	\$581.94	\$664.40	6
66	\$127.15	\$153.51	\$175.48	\$199.05	\$250.28	\$284.17	\$197.70	\$247.13	\$300.08	\$342.58	\$436.46	\$498.27	\$280.64	\$353.88	\$418.00	\$483.57	\$618.98	\$705.94	66
67	\$136.62	\$164.91	\$188.60	\$213.97	\$268.99	\$305.55	\$208.64	\$260.61	\$321.94	\$369.91	\$470.22	\$536.28	\$301.05	\$378.77	\$447.02	\$515.88	\$658.33	\$750.01	67
68 69	\$155.08 \$173.66	\$187.75 \$210.57	\$214.95 \$241.30	\$243.36 \$272.88	\$305.18 \$341.36	\$346.23 \$387.02	\$232.44 \$258.91	\$290.61 \$324.13	\$355.58 \$392.73	\$407.31 \$448.48	\$515.39 \$564.94	\$586.80 \$642.05	\$328.25 \$357.89	\$413.74 \$451.88	\$488.80 \$534.46	\$561.90 \$612.06	\$713.22 \$772.73	\$811.10 \$877.16	68 69
70	\$192.24	\$233.29	\$267.77	\$302.27	\$377.55	\$427.71	\$288.42	\$361.53	\$433.91	\$493.78	\$619.22	\$702.53	\$390.19	\$493.54	\$584.36	\$666.71	\$837.21	\$948.56	70
71	\$210.82	\$256.11	\$294.13	\$331.77	\$413.74	\$468.39	\$321.33	\$403.18	\$479.33	\$543.69	\$678.73	\$768.71	\$425.40	\$539.08	\$639.01	\$726.21	\$907.04	\$1,025.81	71
72	\$229.28	\$278.95	\$320.49	\$361.16	\$449.93	\$509.20	\$358.13	\$449.57	\$529.60	\$598.58	\$743.82	\$841.21	\$463.90	\$588.74	\$698.89	\$790.94	\$982.70	\$1,109.11	72
73	\$262.68	\$321.21	\$370.51	\$416.05	\$515.76	\$582.79	\$396.87	\$499.97	\$590.44	\$665.49	\$823.72	\$930.11	\$509.44	\$648.86	\$772.11	\$871.33	\$1,078.26		7:
74 75	\$295.94 \$329.34	\$363.35 \$405.61	\$420.42 \$470.34	\$470.94 \$525.83	\$581.70 \$647.52	\$656.26 \$729.85	\$439.74 \$487.34	\$556.07 \$618.50	\$658.21 \$733.74	\$739.82 \$822.51	\$912.25 \$1,010.26	\$1,028.48 \$1,137,17	\$559.35 \$614.24	\$715.17 \$788.27	\$853.00 \$942.37	\$959.98 \$1,057.62	\$1,183.07 \$1,298.08		7:
76	\$362.62	\$447.88	\$520.25	\$580.60	\$713.46	\$803.45	\$540.05	\$687.84	\$818.02	\$914.44	\$1,010.26		\$674.48	\$868.78		\$1,057.02			76
77	\$395.89	\$490.13	\$570.16	\$635.49	\$779.28	\$877.04	\$598.46	\$764.95	\$912.01	\$1,016.70	\$1,238.93	\$1,390.49	\$740.66	\$957.43	\$1,150.40	\$1,283.62	\$1,562.94	\$1,750.93	7
78	\$426.75	\$529.11	\$616.67	\$686.98	\$841.34	\$945.65	\$636.35	\$815.10	\$973.23	\$1,084.09	\$1,319.08		\$781.96	\$1,013.06	\$1,219.14	\$1,359.52	\$1,652.67	\$1,848.92	78
79	\$457.47	\$568.22	\$663.30	\$738.47	\$903.28	\$1,014.27	\$676.67		\$1,038.55	\$1,155.99	\$1,404.34		\$825.55	\$1,071.95		\$1,439.91	\$1,747.65		79
80 81	\$488.19 \$519.04	\$607.20 \$646.31	\$709.82 \$756.33	\$789.97 \$841.58		\$1,082.88 \$1.151.49	\$719.53 \$765.19	\$925.50 \$986.10	\$1,108.26 \$1.182.71	\$1,232.74 \$1,314.47	\$1,495.16 \$1.591.83		\$871.57 \$920.15	\$1,134.25 \$1,200.19	\$1,369.24 \$1,451.09	\$1,525.04 \$1.615.15	\$1,848.08 \$1,954.22		8
82	\$519.04 \$549.76	\$685.29	\$802.96	\$893.07		\$1,151.49	\$813.77	\$1,050.58	\$1,182.71	\$1,314.47		\$1,776.91	\$971.52	\$1,269.90		\$1,710.48	\$2,066.55		8
83	\$590.19	\$737.02	\$864.90	\$961.93	\$1,172.50	\$1,312.28	\$865.62	\$1,118.95	\$1,345.67	\$1,494.08	\$1,804.84	\$2,009.83	\$1,028.24	\$1,346.04	\$1,632.16	\$1,814.68	\$2,190.66	\$2,435.24	8
84	\$630.52	\$788.76	\$926.83		\$1,255.69	\$1,404.58	\$920.76		\$1,434.82			\$2,138.31	\$1,088.34	\$1,426.80	\$1,732.23	\$1,925.31	\$2,322.30		8
85	\$670.96	\$840.37	\$988.77		\$1,339.00	\$1,496.75	\$979.42		\$1,529.90		\$2,046.63		\$1,151.98	\$1,512.41		\$2,042.62			8
86 87	\$711.39 \$751.84	\$892.10 \$943.83			\$1,422.30 \$1,505.49	\$1,588.92 \$1.681.10	\$1,041.71 \$1.107.90		\$1,631.30 \$1,739.39				\$1,219.26 \$1,290.54	\$1,603.13 \$1.699.31	\$1,951.06	\$2,167.10 \$2,299.22			8
88	\$789.97					\$1,768.04	\$1,107.90		\$1,739.39				\$1,290.54			\$2,299.22			8
89		\$1,038.80	\$1,225.70	\$1,363.65		\$1,855.00		\$1,571.56					\$1,398.87	\$1,841.03		\$2,492.07	\$3,001.02		8
90	\$866.23	\$1,086.28	\$1,282.16	\$1,426.80	\$1,738.66	\$1,941.95	\$1,264.56	\$1,641.63	\$1,983.23	\$2,198.43	\$2,648.12	\$2,938.49	\$1,456.43	\$1,916.20	\$2,336.02	\$2,594.45	\$3,125.63	\$3,464.08	9
91				\$1,489.95		\$2,028.90	\$1,321.51	\$1,714.86	\$2,071.88		\$2,767.13		\$1,516.42		\$2,431.84	\$2,700.95	\$3,255.44	\$3,608.47	9
92				\$1,553.10	\$1,893.98	\$2,115.73	\$1,381.14	\$1,791.36	\$2,164.55	\$2,399.29	\$2,891.48		\$1,578.84	\$2,076.02	\$2,531.78	\$2,811.82	\$3,390.49		9
93 94	+	\$1,212.21 \$1,243.06		\$1,593.90 \$1,634.58	\$1,944.49 \$1,995.02	\$2,171.95 \$2,228.06	\$1,415.02 \$1,449.76	\$1,833.02 \$1,875.64	\$2,214.09 \$2,264.86	\$2,454.30 \$2,510.65	\$2,958.27 \$3,026.65	\$3,282.16 \$3,357.09	\$1,612.24 \$1,646.24	\$2,117.68 \$2,160.18	\$2,581.81 \$2,632.82	\$2,867.69 \$2,924.64	\$3,458.85 \$3,528.56	\$3,833.50 \$3,909.64	9
95			\$1,467.84		\$1,995.02	\$2,228.06		\$1,875.64	\$2,264.86	\$2,510.65	\$3,026.60		\$1,646.24	\$2,160.18	\$2,632.82	\$2,924.64	\$3,528.56		9
96		\$1,305.00		\$1,716.07	\$2,096.05	\$2,340.39	\$1,521.76		\$2,369.79	\$2,627.23			\$1,716.43		\$2,737.99	\$3,042.07	\$3,672.35	\$4,066.66	9
97		\$1,335.96	\$1,576.77	\$1,756.88	\$2,146.57	\$2,396.49	\$1,558.92		\$2,424.18		\$3,241.12	\$3,592.44	\$1,752.74	\$2,292.91	\$2,792.15	\$3,102.67	\$3,746.30	\$4,147.54	9
98	\$1,095.39				\$2,197.10 \$2,247.61	\$2,452.60			\$2,479.81			\$3,674.53		\$2,338.93			\$3,821.72		9
99																			

				N	Monthly Pren	nium per \$30			unt After 10% ve - 20 Day			sulting in 10°	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option					o 3% Comp					Aut	o 5% Comp	ound Inflatio	n		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$3.81 \$3.83	\$4.64 \$4.68	\$5.31 \$5.35	\$5.85 \$5.90	\$7.08 \$7.14	\$7.92 \$7.99	\$5.48 \$5.56	\$6.77 \$6.88	\$7.85 \$7.98	\$8.87 \$9.01	\$11.02 \$11.21	\$12.61 \$12.83	\$10.07 \$10.19	\$12.50 \$12.65	\$14.62 \$14.80	\$16.75 \$16.96	\$21.19 \$21.45	\$24.01 \$24.32	25 26
27	\$3.84	\$4.71	\$5.39	\$5.90 \$5.94	\$7.14 \$7.19	\$8.05	\$5.64	\$6.99	\$8.11	\$9.01	\$11.40	\$13.05	\$10.19	\$12.80	\$14.00	\$17.17	\$21.43	\$24.63	27
28	\$3.86	\$4.73	\$5.42	\$5.98	\$7.25	\$8.12	\$5.73	\$7.10	\$8.24	\$9.31	\$11.59	\$13.27	\$10.43	\$12.96	\$15.15	\$17.38	\$22.00	\$24.95	28
29	\$3.88	\$4.76	\$5.47	\$6.03	\$7.30	\$8.18	\$5.82	\$7.21	\$8.37	\$9.46	\$11.79	\$13.50	\$10.55	\$13.11	\$15.32	\$17.59	\$22.28	\$25.27	29
30	\$3.91	\$4.80	\$5.50	\$6.07	\$7.36	\$8.25	\$5.91	\$7.32	\$8.50	\$9.61	\$11.99	\$13.73	\$10.67	\$13.27	\$15.51	\$17.81	\$22.56	\$25.60	30
31 32	\$3.93 \$3.95	\$4.83 \$4.85	\$5.53 \$5.58	\$6.12 \$6.16	\$7.41 \$7.47	\$8.31 \$8.37	\$6.00 \$6.08	\$7.43 \$7.55	\$8.64 \$8.77	\$9.77 \$9.93	\$12.20 \$12.41	\$13.97 \$14.21	\$10.79 \$10.92	\$13.42 \$13.59	\$15.70 \$15.88	\$18.03 \$18.25	\$22.85 \$23.13	\$25.93 \$26.26	31
33	\$3.95	\$4.88	\$5.61	\$6.20	\$7.54	\$8.44	\$6.17	\$7.67	\$8.91	\$10.10	\$12.41	\$14.45	\$11.06	\$13.75	\$16.07	\$18.47	\$23.43	\$26.20	33
34	\$3.99	\$4.92	\$5.65	\$6.25	\$7.59	\$8.50	\$6.26	\$7.79	\$9.05	\$10.26	\$12.84	\$14.71	\$11.19	\$13.92	\$16.26	\$18.70	\$23.73	\$26.94	34
35	\$4.02	\$4.95	\$5.69	\$6.29	\$7.65	\$8.57	\$6.36	\$7.90	\$9.20	\$10.44	\$13.07	\$14.96	\$11.32	\$14.07	\$16.47	\$18.92	\$24.01	\$27.29	35
36	\$4.06	\$5.01	\$5.76	\$6.38	\$7.76	\$8.69	\$6.48	\$8.05	\$9.38	\$10.65	\$13.34	\$15.27	\$11.47	\$14.26	\$16.69	\$19.18	\$24.35	\$27.68	36
37 38	\$4.09 \$4.14	\$5.06 \$5.12	\$5.83 \$5.91	\$6.46 \$6.55	\$7.85 \$7.96	\$8.82 \$8.94	\$6.60 \$6.72	\$8.21 \$8.36	\$9.57 \$9.76	\$10.87 \$11.09	\$13.62 \$13.90	\$15.59 \$15.92	\$11.63 \$11.78	\$14.44 \$14.64	\$16.91 \$17.14	\$19.45 \$19.71	\$24.70 \$25.05	\$28.07 \$28.47	37
39	\$4.18	\$5.18	\$5.98	\$6.63	\$8.07	\$9.06	\$6.84	\$8.53	\$9.96	\$11.31	\$14.19	\$16.25	\$11.76	\$14.84	\$17.14	\$19.99	\$25.40	\$28.88	39
40	\$4.21	\$5.24	\$6.05	\$6.71	\$8.18	\$9.19	\$6.97	\$8.69	\$10.15	\$11.54	\$14.49	\$16.59	\$12.09	\$15.04	\$17.60	\$20.26	\$25.76	\$29.28	40
41	\$4.26	\$5.29	\$6.13	\$6.80	\$8.28	\$9.31	\$7.11	\$8.86	\$10.35	\$11.77	\$14.80	\$16.93	\$12.25	\$15.24	\$17.84	\$20.54	\$26.13	\$29.70	41
42	\$4.30	\$5.36	\$6.20	\$6.89	\$8.39	\$9.43	\$7.24	\$9.02	\$10.56	\$12.01	\$15.10	\$17.28	\$12.42	\$15.44	\$18.08	\$20.82	\$26.49	\$30.13	42
43 44	\$4.35 \$4.38	\$5.41 \$5.47	\$6.27 \$6.35	\$6.96 \$7.05	\$8.50 \$8.61	\$9.56 \$9.68	\$7.37 \$7.50	\$9.20 \$9.37	\$10.77 \$10.98	\$12.25 \$12.50	\$15.42 \$15.74	\$17.64 \$18.01	\$12.58 \$12.75	\$15.65 \$15.86	\$18.33 \$18.58	\$21.11 \$21.40	\$26.86 \$27.24	\$30.56 \$31.00	43
45	\$4.30 \$4.42	\$5.52	\$6.42	\$7.03	\$8.71	\$9.80	\$7.65	\$9.55	\$11.19	\$12.75	\$16.07	\$18.39	\$12.75	\$16.07	\$18.83	\$21.40	\$27.62	\$31.45	45
46	\$4.50	\$5.64	\$6.56	\$7.29	\$8.92	\$10.04	\$7.91	\$9.89	\$11.56	\$13.10	\$16.48	\$18.85	\$13.12	\$16.32	\$19.13	\$22.03	\$28.08	\$31.98	46
47	\$4.59	\$5.75	\$6.70	\$7.46	\$9.14	\$10.27	\$8.18	\$10.24	\$11.95	\$13.46	\$16.90	\$19.34	\$13.33	\$16.59	\$19.44	\$22.39	\$28.55	\$32.51	47
48	\$4.66	\$5.86	\$6.84	\$7.62	\$9.35	\$10.52	\$8.47	\$10.60	\$12.34	\$13.84	\$17.33	\$19.83	\$13.54	\$16.85	\$19.75	\$22.75	\$29.02	\$33.04	48
49 50	\$4.74 \$4.82	\$5.97 \$6.09	\$6.99 \$7.13	\$7.79 \$7.95	\$9.56 \$9.77	\$10.76 \$11.00	\$8.77 \$9.08	\$10.99 \$11.39	\$12.75 \$13.17	\$14.22 \$14.62	\$17.77 \$18.22	\$20.34 \$20.86	\$13.75 \$13.97	\$17.12 \$17.39	\$20.06 \$20.38	\$23.12 \$23.50	\$29.50 \$29.99	\$33.59 \$34.16	49 50
51	\$4.02	\$6.20	\$7.13	\$8.12	\$9.77	\$11.00	\$9.00	\$11.79	\$13.17	\$15.03	\$18.68	\$20.88	\$14.19	\$17.67	\$20.36	\$23.88	\$30.48	\$34.73	51
52	\$4.98	\$6.31	\$7.41	\$8.27	\$10.19	\$11.47	\$9.72	\$12.21	\$14.05	\$15.44	\$19.15	\$21.92	\$14.41	\$17.94	\$21.04	\$24.27	\$30.99	\$35.31	52
53	\$5.06	\$6.42	\$7.56	\$8.44	\$10.40	\$11.72	\$10.07	\$12.65	\$14.51	\$15.87	\$19.64	\$22.48	\$14.64	\$18.23	\$21.37	\$24.66	\$31.50	\$35.90	53
54	\$5.14	\$6.55	\$7.70	\$8.60	\$10.60	\$11.96	\$10.42	\$13.10	\$14.99	\$16.31	\$20.13	\$23.06	\$14.87	\$18.51	\$21.71	\$25.06	\$32.02	\$36.50	54
55 56	\$5.21 \$5.72	\$6.66 \$7.23	\$7.84 \$8.45	\$8.77 \$9.47	\$10.81 \$11.73	\$12.20 \$13.23	\$10.78 \$11.30	\$13.57 \$14.22	\$15.48 \$16.20	\$16.81 \$17.71	\$20.65 \$21.90	\$23.64 \$25.08	\$15.10 \$15.73	\$18.81 \$19.62	\$22.06 \$23.05	\$25.47 \$26.64	\$32.55 \$34.12	\$37.10 \$38.92	55 56
57	\$6.23	\$7.79	\$9.06	\$10.18	\$12.63	\$14.28	\$11.84	\$14.22	\$16.26	\$18.67	\$23.23	\$26.61	\$16.38	\$20.48	\$24.08	\$27.87	\$35.77	\$40.82	57
58	\$6.73	\$8.36	\$9.67	\$10.89	\$13.54	\$15.32	\$12.40	\$15.62	\$17.77	\$19.67	\$24.64	\$28.24	\$17.06	\$21.37	\$25.16	\$29.17	\$37.50	\$42.82	58
59	\$7.23	\$8.93	\$10.29	\$11.59	\$14.45	\$16.37	\$12.99	\$16.37	\$18.60	\$20.72	\$26.14	\$29.96	\$17.77	\$22.31	\$26.29	\$30.53	\$39.31	\$44.91	59
60 61	\$7.73	\$9.49	\$10.89	\$12.30	\$15.36	\$17.41	\$13.61	\$17.15	\$19.48	\$21.84	\$27.72	\$31.79	\$18.50	\$23.28	\$27.47	\$31.94	\$41.22	\$47.11	60
62	\$8.24 \$8.75	\$10.07 \$10.64	\$11.51 \$12.12	\$13.00 \$13.71	\$16.27 \$17.18	\$18.45 \$19.49	\$14.26 \$14.95	\$17.96 \$18.80	\$20.39 \$21.36	\$23.01 \$24.26	\$29.40 \$31.17	\$33.74 \$35.81	\$19.27 \$20.08	\$24.29 \$25.34	\$28.70 \$30.01	\$33.43 \$34.98	\$43.21 \$45.28	\$49.42 \$51.83	61 62
63	\$9.66	\$11.76	\$13.41	\$15.18	\$19.03	\$21.59	\$16.03	\$20.12	\$23.00	\$26.17	\$33.55	\$38.50	\$21.53	\$27.14	\$32.10	\$37.32	\$48.16	\$55.08	63
64	\$10.58	\$12.88	\$14.70	\$16.64	\$20.87	\$23.68	\$17.18	\$21.54	\$24.76	\$28.24	\$36.11	\$41.39	\$23.09	\$29.06	\$34.33	\$39.82	\$51.23	\$58.52	64
65	\$11.50	\$14.00	\$15.98	\$18.11	\$22.72	\$25.77	\$18.43	\$23.06	\$26.65	\$30.47	\$38.87	\$44.51	\$24.76	\$31.12	\$36.72	\$42.49	\$54.48	\$62.18	65
66 67	\$12.42 \$13.33	\$15.14 \$16.26	\$17.27 \$18.57	\$19.57 \$21.03	\$24.55 \$26.40	\$27.87 \$29.96	\$19.76 \$21.18	\$24.68 \$26.42	\$28.70 \$30.90	\$32.88 \$35.46	\$41.84 \$45.05	\$47.85 \$51.45	\$26.55 \$28.49	\$33.32 \$35.68	\$39.27 \$42.00	\$45.34 \$48.38	\$57.95 \$61.63	\$66.07 \$70.19	66 67
68	\$13.33 \$15.15	\$18.50	\$18.57	\$23.93	\$29.94	\$33.96	\$23.31	\$29.13	\$30.90	\$39.01	\$49.32	\$56.22	\$28.49 \$31.06	\$38.97	\$45.93	\$48.38 \$52.69	\$66.77	\$70.19	68
69	\$16.95	\$20.76	\$23.76	\$26.82	\$33.50	\$37.95	\$25.66	\$32.12	\$37.63	\$42.90	\$54.00	\$61.44	\$33.87	\$42.57	\$50.22	\$57.39	\$72.34	\$82.08	69
70	\$18.77	\$23.00	\$26.37	\$29.71	\$37.05	\$41.95	\$28.25	\$35.42	\$41.54	\$47.19	\$59.13	\$67.13	\$36.93	\$46.50	\$54.91	\$62.51	\$78.38	\$88.76	70
71	\$20.57	\$25.25	\$28.96	\$32.62	\$40.59	\$45.95	\$31.10	\$39.05	\$45.84	\$51.91	\$64.74	\$73.37	\$40.26	\$50.79	\$60.05	\$68.09	\$84.91	\$95.99	71
72 73	\$22.39 \$25.64	\$27.50 \$31.66	\$31.56 \$36.48	\$35.51 \$40.90	\$44.14 \$50.61	\$49.94 \$57.16	\$34.24 \$37.93	\$43.05 \$47.85	\$50.60 \$56.36	\$57.10 \$63.43	\$70.87 \$78.41	\$80.19 \$88.57	\$43.90 \$48.20	\$55.46 \$61.13	\$65.66 \$72.55	\$74.17 \$81.72	\$92.00 \$100.95	\$103.80 \$113.72	72 73
74	\$25.64	\$35.83	\$36.48 \$41.39	\$46.29	\$57.07	\$64.37	\$37.93 \$42.01	\$47.85 \$53.17	\$62.78	\$70.46	\$86.75	\$97.83	\$48.20 \$52.93	\$67.38	\$80.15	\$90.02	\$100.95	\$113.72	74
75	\$32.14	\$39.99	\$46.31	\$51.68	\$63.54	\$71.59	\$46.53	\$59.09	\$69.93	\$78.25	\$95.98	\$108.06	\$58.12	\$74.26	\$88.55	\$99.18	\$121.53	\$136.50	75
76	\$35.40	\$44.15	\$51.23	\$57.07	\$70.00	\$78.80	\$51.54	\$65.67	\$77.89	\$86.92	\$106.18	\$119.36	\$63.82	\$81.84	\$97.83	\$109.26	\$133.34	\$149.55	76
77	\$38.65	\$48.31	\$56.14	\$62.47	\$76.46	\$86.02	\$57.10	\$72.99	\$86.76	\$96.55	\$117.47	\$131.85	\$70.09	\$90.19	\$108.09	\$120.37	\$146.33	\$163.86	77
78 79	\$41.66 \$44.66	\$52.16 \$56.01	\$60.72 \$65.31	\$67.53 \$72.59	\$82.54 \$88.63	\$92.75 \$99.48	\$60.72 \$64.56	\$77.74 \$82.80	\$92.53 \$98.69	\$102.91 \$109.68	\$125.00 \$133.02	\$140.11 \$148.89	\$74.00 \$78.12	\$95.44 \$100.98	\$114.54 \$121.40	\$127.49 \$135.03	\$154.74 \$163.63	\$173.03 \$182.72	78 79
79 80	\$44.66 \$47.66	\$56.01 \$59.86	\$65.31 \$69.89	\$72.59 \$77.65	\$88.63 \$94.71	\$99.48 \$106.21	\$64.56 \$68.65	\$82.80 \$88.19	\$98.69 \$105.27	\$109.68 \$116.91	\$133.02 \$141.56	\$148.89 \$158.21	\$78.12 \$82.48	\$100.98 \$106.85	\$121.40 \$128.66	\$135.03 \$143.00	\$163.63 \$173.03	\$182.72 \$192.95	80
81	\$50.67	\$63.70	\$74.47	\$82.72	\$100.78	\$112.94	\$73.00	\$93.93	\$112.28	\$124.61	\$150.65	\$168.12	\$87.08	\$113.07	\$136.35	\$151.45	\$182.97	\$203.75	81
82	\$53.67	\$67.55	\$79.06	\$87.78	\$106.87	\$119.67	\$77.62	\$100.03	\$119.77	\$132.83	\$160.33	\$178.67	\$91.95	\$119.63	\$144.50	\$160.40	\$193.49	\$215.17	82
83	\$57.61	\$72.66	\$85.16	\$94.55	\$115.04	\$128.71	\$82.54	\$106.51	\$127.68	\$141.55	\$170.70	\$190.06	\$97.32	\$126.81	\$153.35	\$170.18	\$205.12	\$227.90	83
84 85	\$61.56 \$65.49	\$77.75 \$82.84	\$91.26 \$97.36	\$101.32 \$108.09	\$123.21 \$131.37	\$137.75 \$146.80	\$87.79 \$93.37	\$113.42 \$120.77	\$136.11 \$145.10	\$150.84 \$160.74	\$181.74 \$193.50	\$202.17 \$215.05	\$103.00 \$109.02	\$134.42 \$142.48	\$162.75 \$172.72	\$180.55 \$191.57	\$217.44 \$230.51	\$241.38 \$255.66	84 85
86	\$69.44	\$82.84 \$87.93	\$103.46	\$108.09	\$131.37	\$146.80	\$99.30	\$120.77	\$145.10	\$160.74	\$206.02	\$215.05	\$109.02	\$142.48	\$172.72	\$203.25	\$230.51	\$270.79	86
87	\$73.38	\$93.04	\$109.56	\$121.63	\$147.72	\$164.89	\$105.61	\$136.94	\$164.91	\$182.55	\$219.34	\$243.32	\$122.14	\$160.09	\$194.55	\$215.62	\$259.03	\$286.81	87
88	\$77.11	\$97.71	\$115.13	\$127.83	\$155.34	\$173.42	\$110.36	\$143.02	\$172.26	\$190.67	\$229.17	\$254.24	\$127.17	\$166.64	\$202.53	\$224.48	\$269.79	\$298.76	88
89	\$80.84	\$102.40	\$120.69	\$134.04	\$162.97	\$181.94	\$115.32	\$149.38	\$179.94	\$199.17	\$239.45	\$265.66	\$132.41	\$173.45	\$210.85	\$233.70	\$280.98	\$311.21	89
90 91	\$84.56	\$107.07 \$111.76	\$126.26	\$140.25	\$170.59	\$190.47	\$120.51	\$156.01	\$187.96	\$208.03	\$250.18	\$277.59	\$137.85	\$180.53	\$219.51	\$243.30	\$292.64	\$324.18	90
91 92	\$88.29 \$92.00	\$111.76 \$116.45	\$131.81 \$137.38	\$146.45 \$152.66	\$178.21 \$185.83	\$198.99 \$207.52	\$125.93 \$131.59	\$162.94 \$170.18	\$196.34 \$205.10	\$217.29 \$226.97	\$261.40 \$273.13	\$290.05 \$303.06	\$143.53 \$149.44	\$187.91 \$195.59	\$228.51 \$237.88	\$253.29 \$263.69	\$304.79 \$317.45	\$337.69 \$351.76	92
92	\$92.00 \$94.49	\$110.45	\$137.38	\$156.67	\$185.83	\$207.52	\$131.59	\$170.18	\$205.10	\$226.97	\$273.13	\$303.06	\$149.44	\$195.59	\$237.88	\$268.94	\$317.45	\$351.76	93
94	\$96.98	\$122.54	\$144.53	\$160.68	\$195.75	\$218.53	\$138.09	\$178.16	\$214.57	\$237.48	\$285.86	\$317.03	\$155.82	\$203.52	\$247.38	\$274.29	\$330.39	\$365.88	94
95	\$99.47	\$125.59	\$148.10	\$164.68	\$200.70	\$224.04	\$141.47	\$182.28	\$219.46	\$242.91	\$292.44	\$324.26	\$159.10	\$207.60	\$252.27	\$279.74	\$337.05	\$373.15	98
96	\$101.96	\$128.63	\$151.68	\$168.69	\$205.66	\$229.54	\$144.93	\$186.51	\$224.48	\$248.47	\$299.17	\$331.65	\$162.46	\$211.77	\$257.26	\$285.31	\$343.85	\$380.57	96
97 98	\$104.45 \$106.93	\$131.68 \$134.74	\$155.25 \$158.83	\$172.69 \$176.69	\$210.62 \$215.57	\$235.05 \$240.55	\$148.47 \$152.10	\$190.83 \$195.25	\$229.60 \$234.85	\$254.16 \$259.97	\$306.05 \$313.09	\$339.21 \$346.94	\$165.89 \$169.40	\$216.03 \$220.37	\$262.34 \$267.52	\$290.98 \$296.77	\$350.78 \$357.85	\$388.15 \$395.88	97
98	\$106.93	\$134.74	\$158.83	\$176.69	\$215.57	\$240.55	\$152.10	\$195.25	\$234.85	\$259.97	\$313.09	\$346.94	\$172.99	\$220.37	\$207.52	\$302.67	\$365.07	\$403.77	98
100+	\$111.90	\$140.83	\$165.98	\$184.70	\$225.48	\$251.57	\$159.62	\$204.40	\$245.71	\$272.01	\$327.67	\$362.93	\$176.65	\$229.33	\$278.18	\$308.68	\$372.43	\$411.81	100

				C	uarterly Pre	mium per \$3	300 Monthly	Benefit Amo	unt After 10	% Phase 1 I	ncrease (Re	esulting in 10	% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Option					o 3% Comp					Aut	o 5% Comp	ound Inflatio	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year \$29.59	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$11.19 \$11.25	\$13.65 \$13.75	\$15.62 \$15.72	\$17.20 \$17.34	\$20.82 \$20.99	\$23.29 \$23.47	\$16.10 \$16.34	\$19.89 \$20.22	\$23.09 \$23.45	\$26.07 \$26.49	\$32.41 \$32.96	\$37.06 \$37.71	\$29.59 \$29.94	\$36.74 \$37.19	\$42.98 \$43.49	\$49.26 \$49.86	\$62.28 \$63.06	\$70.60 \$71.50	25 26
27	\$11.29	\$13.84	\$15.85	\$17.47	\$21.15	\$23.67	\$16.59	\$20.54	\$23.84	\$26.91	\$33.51	\$38.36	\$30.31	\$37.64	\$44.01	\$50.48	\$63.88	\$72.41	27
28	\$11.35	\$13.90	\$15.94	\$17.59	\$21.31	\$23.87	\$16.85	\$20.86	\$24.22	\$27.36	\$34.09	\$39.01	\$30.66	\$38.09	\$44.53	\$51.10	\$64.68	\$73.35	28
29 30	\$11.42 \$11.48	\$14.00 \$14.10	\$16.07 \$16.17	\$17.72 \$17.85	\$21.47 \$21.64	\$24.06 \$24.26	\$17.11 \$17.37	\$21.19 \$21.51	\$24.61 \$25.00	\$27.81 \$28.27	\$34.67 \$35.26	\$39.68 \$40.36	\$31.01 \$31.37	\$38.54 \$39.01	\$45.05 \$45.60	\$51.71 \$52.36	\$65.49 \$66.33	\$74.28 \$75.25	29 30
31	\$11.55	\$14.20	\$16.27	\$17.99	\$21.80	\$24.42	\$17.62	\$21.84	\$25.39	\$28.72	\$35.86	\$41.07	\$31.72	\$39.46	\$46.15	\$53.01	\$67.17	\$76.23	31
32	\$11.61	\$14.27	\$16.40	\$18.11	\$21.96	\$24.61	\$17.89	\$22.19	\$25.77	\$29.21	\$36.48	\$41.78	\$32.11	\$39.94	\$46.70	\$53.65	\$68.01	\$77.20	32
33 34	\$11.67 \$11.74	\$14.36 \$14.45	\$16.49 \$16.62	\$18.24 \$18.37	\$22.15 \$22.32	\$24.81 \$25.00	\$18.14 \$18.40	\$22.54 \$22.90	\$26.19 \$26.62	\$29.69 \$30.17	\$37.09 \$37.74	\$42.49 \$43.24	\$32.51 \$32.89	\$40.43 \$40.91	\$47.25 \$47.80	\$54.30 \$54.98	\$68.88 \$69.76	\$78.20 \$79.20	33 34
35	\$11.80	\$14.55	\$16.72	\$18.50	\$22.47	\$25.00	\$18.69	\$23.22	\$27.04	\$30.69	\$38.42	\$43.24	\$33.28	\$41.36	\$48.41	\$55.63	\$70.60	\$80.23	35
36	\$11.94	\$14.72	\$16.95	\$18.76	\$22.80	\$25.55	\$19.05	\$23.67	\$27.59	\$31.31	\$39.23	\$44.89	\$33.73	\$41.91	\$49.06	\$56.40	\$71.60	\$81.37	36
37 38	\$12.03 \$12.16	\$14.87 \$15.04	\$17.14 \$17.37	\$18.99 \$19.24	\$23.09 \$23.42	\$25.94 \$26.29	\$19.40 \$19.76	\$24.12 \$24.57	\$28.14 \$28.69	\$31.96 \$32.60	\$40.04 \$40.88	\$45.83 \$46.79	\$34.19 \$34.64	\$42.46 \$43.04	\$49.71 \$50.39	\$57.18 \$57.95	\$72.60 \$73.63	\$82.53 \$83.70	37 38
39	\$12.29	\$15.24	\$17.59	\$19.50	\$23.74	\$26.65	\$20.12	\$25.07	\$29.27	\$33.24	\$41.72	\$47.76	\$35.09	\$43.63	\$51.06	\$58.76	\$74.67	\$84.90	39
40	\$12.39	\$15.39	\$17.79	\$19.72	\$24.06	\$27.01	\$20.50	\$25.55	\$29.85	\$33.92	\$42.59	\$48.77	\$35.54	\$44.21	\$51.74	\$59.57	\$75.74	\$86.09	40
41 42	\$12.52 \$12.65	\$15.55 \$15.75	\$18.02 \$18.24	\$19.99 \$20.24	\$24.35 \$24.67	\$27.36 \$27.72	\$20.89 \$21.29	\$26.04 \$26.52	\$30.44 \$31.04	\$34.61 \$35.31	\$43.49 \$44.41	\$49.78 \$50.81	\$36.03 \$36.51	\$44.79 \$45.41	\$52.46 \$53.16	\$60.38 \$61.22	\$76.81 \$77.88	\$87.32 \$88.58	41 42
43	\$12.00	\$15.75	\$18.44	\$20.24	\$25.00	\$28.11	\$21.29	\$27.04	\$31.66	\$36.03	\$45.34	\$51.88	\$36.99	\$46.02	\$53.88	\$62.06	\$77.00	\$89.84	43
44	\$12.87	\$16.07	\$18.66	\$20.74	\$25.32	\$28.46	\$22.06	\$27.56	\$32.27	\$36.74	\$46.28	\$52.94	\$37.48	\$46.63	\$54.63	\$62.90	\$80.07	\$91.14	44
45 46	\$13.00 \$13.22	\$16.24 \$16.59	\$18.89 \$19.27	\$20.96 \$21.44	\$25.61 \$26.22	\$28.82 \$29.52	\$22.47 \$23.25	\$28.07 \$29.07	\$32.89 \$33.99	\$37.48 \$38.52	\$47.25 \$48.44	\$54.08 \$55.43	\$37.97 \$38.58	\$47.25 \$47.99	\$55.36 \$56.24	\$63.75 \$64.78	\$81.20 \$82.57	\$92.46 \$94.02	45 46
46	\$13.22 \$13.49	\$16.59	\$19.27	\$21.44	\$26.22 \$26.87	\$29.52	\$23.25 \$24.06	\$29.07	\$35.12	\$39.59	\$49.68	\$56.86	\$38.58	\$47.99 \$48.77	\$55.24 \$57.15	\$65.81	\$83.92	\$94.02 \$95.57	46
48	\$13.72	\$17.24	\$20.12	\$22.41	\$27.49	\$30.92	\$24.90	\$31.17	\$36.29	\$40.69	\$50.94	\$58.31	\$39.81	\$49.54	\$58.05	\$66.88	\$85.32	\$97.15	48
49 50	\$13.94 \$14.17	\$17.56 \$17.92	\$20.54 \$20.96	\$22.90 \$23.39	\$28.11 \$28.72	\$31.63 \$32.34	\$25.77 \$26.69	\$32.31 \$33.47	\$37.48 \$38.71	\$41.81 \$42.98	\$52.23 \$53.56	\$59.80 \$61.31	\$40.43 \$41.07	\$50.33 \$51.13	\$58.99 \$59.93	\$67.98 \$69.08	\$86.74 \$88.15	\$98.77 \$100.42	49 50
51	\$14.17	\$18.24	\$20.96	\$23.87	\$29.34	\$33.02	\$20.69	\$34.67	\$39.97	\$44.18	\$53.56 \$54.91	\$62.87	\$41.72	\$51.13	\$60.90	\$70.21	\$89.62	\$100.42	51
52	\$14.65	\$18.57	\$21.80	\$24.32	\$29.94	\$33.73	\$28.59	\$35.89	\$41.29	\$45.41	\$56.31	\$64.45	\$42.36	\$52.75	\$61.86	\$71.35	\$91.10	\$103.81	52
53 54	\$14.87 \$15.10	\$18.89 \$19.24	\$22.22 \$22.64	\$24.81 \$25.29	\$30.56 \$31.17	\$34.44 \$35.16	\$29.59 \$30.62	\$37.19 \$38.52	\$42.66 \$44.08	\$46.66 \$47.96	\$57.73 \$59.18	\$66.10 \$67.78	\$43.04 \$43.73	\$53.59 \$54.43	\$62.83 \$63.84	\$72.50 \$73.67	\$92.62 \$94.14	\$105.56 \$107.31	53 54
55	\$15.10	\$19.24	\$23.06	\$25.29	\$31.79	\$35.86	\$30.62	\$39.91	\$45.51	\$49.41	\$60.70	\$69.50	\$43.73 \$44.41	\$55.30	\$64.85	\$74.87	\$95.69	\$107.31	55
56	\$16.82	\$21.25	\$24.84	\$27.84	\$34.47	\$38.91	\$33.21	\$41.81	\$47.64	\$52.06	\$64.39	\$73.73	\$46.24	\$57.70	\$67.75	\$78.33	\$100.32	\$114.42	56
57 58	\$18.30 \$19.79	\$22.90 \$24.57	\$26.65 \$28.42	\$29.92 \$32.02	\$37.13 \$39.81	\$41.98 \$45.05	\$34.79 \$36.44	\$43.82 \$45.93	\$49.86 \$52.23	\$54.88 \$57.83	\$68.30 \$72.45	\$78.23 \$83.02	\$48.16 \$50.16	\$60.21 \$62.83	\$70.80 \$73.96	\$81.95 \$85.77	\$105.17 \$110.24	\$120.01 \$125.90	57 58
59	\$21.25	\$26.26	\$30.24	\$34.09	\$42.49	\$48.13	\$38.19	\$48.13	\$54.69	\$60.93	\$76.84	\$88.10	\$52.23	\$65.58	\$77.30	\$89.75	\$115.59	\$132.04	59
60	\$22.74	\$27.91	\$32.02	\$36.16	\$45.14	\$51.19	\$40.01	\$50.41	\$57.28	\$64.20	\$81.50	\$93.47	\$54.40	\$68.43	\$80.75	\$93.92	\$121.18	\$138.51	60
61 62	\$24.22 \$25.71	\$29.59 \$31.27	\$33.83 \$35.64	\$38.23 \$40.29	\$47.83 \$50.51	\$54.23 \$57.31	\$41.91 \$43.95	\$52.81 \$55.26	\$59.96 \$62.80	\$67.65 \$71.31	\$86.45 \$91.65	\$99.19 \$105.27	\$56.66 \$59.03	\$71.41 \$74.51	\$84.37 \$88.22	\$98.29 \$102.84	\$127.03 \$133.11	\$145.30 \$152.38	61 62
63	\$28.39	\$34.57	\$39.42	\$44.63	\$55.95	\$63.48	\$47.12	\$59.15	\$67.63	\$76.93	\$98.64	\$113.19	\$63.29	\$79.78	\$94.37	\$102.04	\$141.58	\$161.93	63
64	\$31.11	\$37.87	\$43.21	\$48.93	\$61.35	\$69.63	\$50.51	\$63.33	\$72.80	\$83.02	\$106.17	\$121.69	\$67.88	\$85.44	\$100.94	\$117.07	\$150.61	\$172.05	64
65 66	\$33.79 \$36.51	\$41.17 \$44.50	\$46.99 \$50.78	\$53.23 \$57.53	\$66.78 \$72.18	\$75.77 \$81.95	\$54.18 \$58.08	\$67.78 \$72.57	\$78.36 \$84.37	\$89.58 \$96.67	\$114.29 \$123.02	\$130.85 \$140.68	\$72.80 \$78.07	\$91.49 \$97.96	\$107.95 \$115.46	\$124.93 \$133.31	\$160.18 \$170.37	\$182.82 \$194.24	65 66
67	\$39.19	\$47.80	\$54.59	\$61.83	\$77.62	\$88.10	\$62.26	\$77.68	\$90.84	\$104.27	\$132.43	\$151.25	\$83.77	\$104.91	\$123.48	\$142.23	\$181.20	\$206.36	67
68	\$44.53	\$54.40	\$62.23	\$70.35	\$88.03	\$99.84	\$68.53	\$85.64	\$100.25	\$114.68	\$145.01	\$165.29	\$91.33	\$114.58	\$135.03	\$154.91	\$196.31	\$223.15	68
69 70	\$49.84 \$55.18	\$61.03 \$67.63	\$69.85 \$77.52	\$78.85 \$87.35	\$98.47 \$108.92	\$111.57 \$123.34	\$75.45 \$83.05	\$94.44 \$104.14	\$110.64 \$122.11	\$126.13 \$138.74	\$158.75 \$173.83	\$180.62 \$197.37	\$99.57 \$108.57	\$125.16 \$136.70	\$147.63 \$161.44	\$168.72 \$183.79	\$212.66 \$230.43	\$241.32 \$260.95	69 70
71	\$60.48	\$74.22	\$85.15	\$95.89	\$119.34	\$135.08	\$91.42	\$114.81	\$134.76	\$152.61	\$190.32	\$215.71	\$118.36	\$149.31	\$176.54	\$200.19	\$249.63	\$282.19	71
72	\$65.81	\$80.85	\$92.79	\$104.39	\$129.78	\$146.83	\$100.67	\$126.58	\$148.76	\$167.88	\$208.36	\$235.76	\$129.07	\$163.05	\$193.04	\$218.06	\$270.49	\$305.16	72
73 74	\$75.38 \$84.92	\$93.07 \$105.34	\$107.24 \$121.69	\$120.24 \$136.09	\$148.80 \$167.78	\$168.04 \$189.26	\$111.51 \$123.51	\$140.68 \$156.33	\$165.72 \$184.57	\$186.47 \$207.14	\$230.52 \$255.04	\$260.40 \$287.63	\$141.71 \$155.62	\$179.72 \$198.09	\$213.28 \$235.63	\$240.25 \$264.67	\$296.78 \$325.63	\$334.33 \$366.28	73 74
75	\$94.50	\$117.56	\$136.15	\$151.93	\$186.79	\$210.47	\$136.80	\$173.73	\$205.59	\$230.07	\$282.17	\$317.71	\$170.89	\$218.33	\$260.34	\$291.58	\$357.29	\$401.30	75
76	\$104.07	\$129.81	\$150.61	\$167.78	\$205.81	\$231.68	\$151.51	\$193.07	\$229.00	\$255.55	\$312.18	\$350.92	\$187.64	\$240.61	\$287.63	\$321.23	\$392.03	\$439.66	76
77 78	\$113.64 \$122.47	\$142.03 \$153.35	\$165.07 \$178.52	\$183.66 \$198.54	\$224.80 \$242.68	\$252.90 \$272.69	\$167.88 \$178.52	\$214.58 \$228.55	\$255.07 \$272.04	\$283.84 \$302.54	\$345.36 \$367.51	\$387.63 \$411.92	\$206.07 \$217.55	\$265.16 \$280.58	\$317.77 \$336.75	\$353.89 \$374.83	\$430.22 \$454.93	\$481.73 \$508.71	77 78
79	\$131.30	\$164.67	\$192.01	\$213.41	\$260.57	\$292.48	\$189.81	\$243.42	\$290.16	\$322.47	\$391.08	\$437.72	\$229.68	\$296.88	\$356.91	\$396.98	\$481.06	\$537.20	79
80	\$140.13	\$175.99	\$205.49	\$228.28	\$278.44	\$312.25	\$201.84	\$259.27	\$309.50	\$343.71	\$416.19	\$465.15	\$242.48	\$314.15	\$378.25	\$420.42	\$508.71	\$567.28	80
81 82	\$148.96 \$157.78	\$187.29 \$198.61	\$218.94 \$232.43	\$243.20 \$258.07	\$296.30 \$314.18	\$332.04 \$351.82	\$214.61 \$228.20	\$276.16 \$294.10	\$330.10 \$352.12	\$366.34 \$390.51	\$442.89 \$471.36	\$494.29 \$525.29	\$256.00 \$270.33	\$332.42 \$351.70	\$400.85 \$424.82	\$445.26 \$471.58	\$537.94 \$568.87	\$599.04 \$632.60	81 82
83	\$169.37	\$213.61	\$250.37	\$277.96	\$338.22	\$378.41	\$242.68	\$313.15	\$375.38	\$416.15	\$501.85	\$558.77	\$286.11	\$372.81	\$450.86	\$500.34	\$603.04	\$670.02	83
84	\$180.97	\$228.58	\$268.29	\$297.88	\$362.24	\$405.00	\$258.10	\$333.45	\$400.18	\$443.48 \$472.58	\$534.33	\$594.37	\$302.83	\$395.20	\$478.47	\$530.83	\$639.27	\$709.67	84
85 86	\$192.56 \$204.16	\$243.55 \$258.52	\$286.24 \$304.16	\$317.77 \$337.67	\$386.23 \$410.27	\$431.57 \$458.16	\$274.51 \$291.93	\$355.06 \$378.09	\$426.60 \$454.76	\$472.58 \$503.60	\$568.90 \$605.69	\$632.25 \$672.54	\$320.52 \$339.25	\$418.90 \$444.03	\$507.80 \$538.91	\$563.20 \$597.54	\$677.69 \$718.40	\$751.64 \$796.11	85 86
87	\$215.74	\$273.54	\$322.10	\$357.59	\$434.29	\$484.78	\$310.50	\$402.60	\$484.84	\$536.68	\$644.86	\$715.36	\$359.11	\$470.68	\$571.97	\$633.93	\$761.54	\$843.24	87
88	\$226.70	\$287.28	\$338.47	\$375.83	\$456.71	\$509.84	\$324.47	\$420.49	\$506.44	\$560.58	\$673.77	\$747.47	\$373.88	\$489.92	\$595.44	\$659.97	\$793.17	\$878.35	88
89 90	\$237.67 \$248.60	\$301.05 \$314.80	\$354.84 \$371.20	\$394.06 \$412.34	\$479.12 \$501.53	\$534.91 \$559.97	\$339.05 \$354.29	\$439.18 \$458.68	\$529.02 \$552.60	\$585.55 \$611.61	\$703.98 \$735.54	\$781.04 \$816.10	\$389.28 \$405.28	\$509.94 \$530.76	\$619.89 \$645.35	\$687.06 \$715.30	\$826.09 \$860.38	\$914.96 \$953.10	89 90
91	\$259.56	\$328.57	\$387.53	\$430.57	\$523.94	\$585.04	\$370.23	\$479.05	\$577.24	\$638.85	\$768.53	\$852.74	\$421.97	\$552.46	\$671.84	\$744.66	\$896.08	\$992.81	91
92	\$270.49	\$342.35	\$403.90	\$448.81	\$546.35	\$610.09	\$386.88	\$500.34	\$602.98	\$667.30	\$803.00	\$891.00	\$439.34	\$575.04	\$699.36	\$775.26		\$1,034.17	92
93 94	\$277.81 \$285.11	\$351.31 \$360.27	\$414.40 \$424.92	\$460.61 \$472.40	\$560.90 \$575.49	\$626.30 \$642.47	\$396.33 \$406.00	\$511.91 \$523.78	\$616.76 \$630.83	\$682.57 \$698.19	\$821.50 \$840.42	\$911.31 \$932.07	\$448.62 \$458.10	\$586.59 \$598.36	\$713.20 \$727.30	\$790.68 \$806.40		\$1,054.74 \$1,075.69	93 94
95	\$292.45	\$369.23	\$435.42	\$484.17	\$590.04	\$658.67	\$415.92	\$535.91	\$645.22	\$714.16	\$859.76	\$953.32	\$467.76	\$610.36	\$741.69	\$822.44		\$1,073.03	95
96	\$299.76	\$378.18	\$445.94	\$495.94	\$604.63	\$674.84	\$426.09	\$548.33	\$659.97	\$730.50	\$879.55	\$975.05	\$477.63	\$622.61	\$756.34	\$838.81		\$1,118.87	96
97 98	\$307.07 \$314.38	\$387.15 \$396.13	\$456.45 \$466.96	\$507.71 \$519.48	\$619.21 \$633.77	\$691.04 \$707.21	\$436.49 \$447.16	\$561.03 \$574.04	\$675.04 \$690.46	\$747.22 \$764.32	\$899.80 \$920.49	\$997.27 \$1,020.01	\$487.72 \$498.04	\$635.13 \$647.90	\$771.28 \$786.51	\$855.49 \$872.50	\$1,031.29 \$1,052.08	\$1,141.15 \$1,163.89	97 98
99	\$321.68	\$405.09	\$477.47	\$531.25	\$648.35	\$707.21	\$458.10	\$587.32	\$706.24	\$781.83		\$1,020.01	\$508.57	\$660.94	\$802.03		\$1,032.08		99
100+	\$329.00	\$414.05	\$487.98	\$543.03	\$662.90	\$739.62	\$469.28	\$600.94	\$722.38	\$799.70	\$963.35	\$1,067.02	\$519.34	\$674.22	\$817.85	\$907.52	\$1,094.94	\$1,210.72	100+

					Annual Prer	mium per \$3	300 Monthly I			% Phase 1 I			% Cumulativ	e Increase)					
Issue			Future Purcl	hase Option						pound Inflati				Au	ıto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$42.02	\$51.25	\$58.65	\$64.60	\$78.21	\$87.44	\$60.48	\$74.69	\$86.71	\$97.88	\$121.68	\$139.17	\$111.12	\$137.95	\$161.39	\$184.95	\$233.89	\$265.10	25
26 27	\$42.26 \$42.38	\$51.61 \$51.98	\$59.02 \$59.51	\$65.09 \$65.58	\$78.82 \$79.42	\$88.17 \$88.89	\$61.33 \$62.30	\$75.90 \$77.11	\$88.04 \$89.50	\$99.46 \$101.04	\$123.75 \$125.81	\$141.60 \$144.02	\$112.45 \$113.78	\$139.66 \$141.36	\$163.34 \$165.28	\$187.26 \$189.56	\$236.81 \$239.84	\$268.50 \$271.91	26 27
28	\$42.63	\$52.22	\$59.87	\$66.07	\$80.03	\$89.63	\$63.27	\$78.33	\$90.96	\$102.74	\$128.00	\$146.45	\$115.13	\$143.06	\$167.22	\$191.87	\$242.88	\$275.43	28
29	\$42.87	\$52.58	\$60.36	\$66.55	\$80.64	\$90.35	\$64.24	\$79.54	\$92.41	\$104.43	\$130.19	\$149.01	\$116.46	\$144.76	\$169.17	\$194.18	\$245.92	\$278.95	29
30	\$43.11	\$52.94	\$60.72	\$67.03	\$81.25	\$91.08	\$65.21	\$80.76	\$93.87	\$106.14	\$132.37	\$151.56	\$117.80	\$146.45	\$171.23	\$196.61	\$249.07	\$282.59	30
31	\$43.35	\$53.32	\$61.08	\$67.52	\$81.85	\$91.69	\$66.19	\$81.97	\$95.33	\$107.84	\$134.67	\$154.23	\$119.13	\$148.16	\$173.29	\$199.05	\$252.23	\$286.23	31
32 33	\$43.59 \$43.84	\$53.56 \$53.92	\$61.57 \$61.93	\$68.00 \$68.50	\$82.46 \$83.18	\$92.41 \$93.15	\$67.16 \$68.12	\$83.30 \$84.65	\$96.79 \$98.36	\$109.66 \$111.49	\$136.98 \$139.29	\$156.90 \$159.58	\$120.59 \$122.05	\$149.97 \$151.80	\$175.36 \$177.42	\$201.47 \$203.90	\$255.39 \$258.67	\$289.87 \$293.65	32 33
34	\$44.09	\$54.29	\$62.43	\$68.98	\$83.80	\$93.87	\$69.10	\$85.98	\$99.95	\$113.30	\$141.72	\$162.36	\$123.51	\$153.63	\$179.49	\$206.45	\$261.94	\$297.41	34
35	\$44.33	\$54.65	\$62.79	\$69.47	\$84.40	\$94.60	\$70.19	\$87.20	\$101.52	\$115.25	\$144.28	\$165.15	\$124.96	\$155.32	\$181.80	\$208.88	\$265.10	\$301.29	35
36	\$44.81	\$55.25	\$63.64	\$70.43	\$85.61	\$95.94	\$71.53	\$88.89	\$103.59	\$117.56	\$147.31	\$168.56	\$126.67	\$157.39	\$184.23	\$211.79	\$268.87	\$305.55	36
37 38	\$45.18 \$45.66	\$55.86 \$56.47	\$64.36 \$65.21	\$71.28 \$72.26	\$86.71 \$87.92	\$97.39 \$98.74	\$72.86 \$74.20	\$90.60 \$92.29	\$105.66 \$107.71	\$119.99 \$122.41	\$150.35 \$153.51	\$172.08 \$175.73	\$128.36 \$130.06	\$159.46 \$161.63	\$186.65 \$189.20	\$214.71 \$217.62	\$272.64 \$276.52	\$309.91 \$314.29	37 38
38	\$45.66 \$46.15	\$56.47 \$57.20	\$65.21 \$66.07	\$72.26 \$73.23	\$87.92 \$89.13	\$98.74	\$74.20 \$75.54	\$92.29 \$94.12	\$107.71	\$122.41 \$124.84	\$153.51 \$156.66	\$175.73 \$179.37	\$130.06 \$131.76	\$161.63 \$163.82	\$189.20 \$191.75	\$217.62	\$276.52	\$314.29 \$318.78	38
40	\$46.51	\$57.81	\$66.79	\$74.07	\$90.35	\$101.40	\$76.99	\$95.94	\$112.09	\$127.39	\$159.94	\$183.13	\$133.46	\$166.01	\$194.30	\$223.70	\$284.42	\$323.27	40
41	\$46.99	\$58.41	\$67.64	\$75.05	\$91.44	\$102.74	\$78.45	\$97.76	\$114.28	\$129.94	\$163.34	\$186.90	\$135.29	\$168.19	\$196.98	\$226.73	\$288.42	\$327.89	41
42	\$47.49	\$59.14	\$68.50	\$76.02	\$92.66	\$104.07	\$79.90	\$99.58	\$116.58	\$132.62	\$166.74	\$190.78	\$137.10	\$170.50	\$199.65	\$229.89	\$292.42	\$332.63	42
43	\$47.97	\$59.75	\$69.22	\$76.87	\$93.87	\$105.53	\$81.37	\$101.52	\$118.89	\$135.29	\$170.26	\$194.79	\$138.93	\$172.81	\$202.32	\$233.05	\$296.56	\$337.36	43
44 45	\$48.33 \$48.82	\$60.36 \$60.96	\$70.07 \$70.92	\$77.85 \$78.69	\$95.08 \$96.18	\$106.87 \$108.21	\$82.82 \$84.40	\$103.47 \$105.41	\$121.20 \$123.51	\$137.95 \$140.75	\$173.78 \$177.42	\$198.79 \$203.05	\$140.75 \$142.57	\$175.12 \$177.42	\$205.12 \$207.90	\$236.20 \$239.36	\$300.69 \$304.93	\$342.22 \$347.19	44 45
45	\$48.82 \$49.67	\$62.30	\$70.92	\$80.52	\$98.48	\$108.21	\$84.40 \$87.32	\$105.41	\$123.51	\$140.75	\$177.42	\$203.05	\$144.88	\$177.42	\$207.90	\$239.36	\$304.93	\$353.02	46
47	\$50.64	\$63.51	\$73.95	\$82.34	\$100.91	\$113.42	\$90.35	\$113.06	\$131.88	\$148.64	\$186.53	\$213.49	\$147.18	\$183.13	\$214.59	\$247.13	\$315.14	\$358.85	47
48	\$51.49	\$64.72	\$75.54	\$84.16	\$103.22	\$116.09	\$93.51	\$117.07	\$136.26	\$152.77	\$191.27	\$218.96	\$149.49	\$186.04	\$217.99	\$251.14	\$320.36	\$364.80	48
49 50	\$52.34	\$65.95	\$77.11	\$85.98	\$105.53	\$118.77	\$96.79	\$121.32	\$140.75	\$157.03	\$196.13	\$224.54	\$151.80	\$188.96	\$221.51	\$255.27	\$325.70	\$370.88	49
50 51	\$53.20 \$54.04	\$67.28 \$68.50	\$78.69 \$80.27	\$87.80 \$89.63	\$107.84 \$110.14	\$121.44 \$123.99	\$100.19 \$103.71	\$125.69 \$130.19	\$145.37 \$150.10	\$161.39 \$165.89	\$201.10 \$206.21	\$230.25 \$236.08	\$154.23 \$156.66	\$191.99 \$195.03	\$225.03 \$228.67	\$259.39 \$263.65	\$331.05 \$336.51	\$377.07 \$383.38	50 51
52	\$55.01	\$69.71	\$81.85	\$91.32	\$112.45	\$125.99	\$103.71	\$134.79	\$155.08	\$170.50	\$211.43	\$242.03	\$159.08	\$198.07	\$232.32	\$267.89	\$342.10	\$389.82	52
53	\$55.86	\$70.92	\$83.42	\$93.15	\$114.76	\$129.34	\$111.12	\$139.66	\$160.18	\$175.24	\$216.77	\$248.23	\$161.63	\$201.22	\$235.96	\$272.27	\$347.81	\$396.39	53
54	\$56.72	\$72.26	\$85.01	\$94.96	\$117.07	\$132.00	\$115.01	\$144.64	\$165.53	\$180.09	\$222.23	\$254.54	\$164.19	\$204.38	\$239.72	\$276.64	\$353.51	\$402.94	54
55	\$57.56	\$73.47	\$86.59	\$96.79	\$119.37	\$134.67	\$119.01	\$149.85	\$170.86	\$185.56	\$227.94	\$260.98	\$166.74	\$207.66	\$243.49	\$281.14	\$359.34	\$409.62	55
56 57	\$63.15 \$68.74	\$79.78 \$85.98	\$93.27 \$100.07	\$104.56 \$112.33	\$129.46 \$139.41	\$146.09 \$157.63	\$124.72 \$130.67	\$157.03 \$164.55	\$178.88 \$187.26	\$195.51 \$206.09	\$241.79 \$256.48	\$276.88 \$293.77	\$173.66 \$180.83	\$216.65 \$226.12	\$254.42 \$265.84	\$294.13 \$307.73	\$376.71 \$394.92	\$429.66 \$450.66	50 5
58	\$74.32	\$92.29	\$100.07	\$120.23	\$149.49	\$169.17	\$136.86	\$172.45	\$196.13	\$200.09	\$272.03	\$311.74	\$188.35	\$235.96	\$277.73	\$322.06	\$413.99	\$472.77	58
59	\$79.78	\$98.60	\$113.54	\$128.00	\$159.58	\$180.71	\$143.42	\$180.71	\$205.36	\$228.79	\$288.54	\$330.80	\$196.13	\$246.28	\$290.25	\$337.00	\$434.03	\$495.84	59
60	\$85.37	\$104.81	\$120.23	\$135.77	\$169.53	\$192.24	\$150.22	\$189.32	\$215.07	\$241.05	\$306.03	\$350.97	\$204.26	\$256.97	\$303.24	\$352.66	\$455.04	\$520.12	60
61	\$90.96	\$111.12	\$127.03	\$143.54	\$179.61	\$203.65	\$157.39	\$198.31	\$225.15	\$254.06	\$324.61	\$372.46	\$212.76	\$268.14	\$316.83	\$369.06	\$477.02	\$545.63	61
62 63	\$96.55 \$106.62	\$117.44 \$129.82	\$133.83 \$148.04	\$151.32 \$167.59	\$189.68 \$210.09	\$215.19 \$238.39	\$165.03 \$176.94	\$207.54 \$222.11	\$235.84 \$253.94	\$267.77 \$288.90	\$344.16 \$370.39	\$395.29 \$425.04	\$221.63 \$237.66	\$279.80 \$299.60	\$331.29 \$354.37	\$386.18 \$412.05	\$499.85 \$531.66	\$572.22 \$608.05	62
64	\$116.82	\$142.21	\$162.24	\$183.74	\$230.37	\$261.46	\$189.68	\$237.78	\$273.36	\$311.74	\$398.68	\$456.98	\$254.90	\$320.85	\$379.02	\$439.62	\$565.54	\$646.06	64
65	\$126.91	\$154.59	\$176.45	\$199.89	\$250.78	\$284.54	\$203.41	\$254.54	\$294.25	\$336.39	\$429.17	\$491.35	\$273.36	\$343.55	\$405.37	\$469.13	\$601.49	\$686.50	65
66	\$137.10	\$167.10	\$190.66	\$216.04	\$271.05	\$307.73	\$218.11	\$272.51	\$316.83	\$362.99	\$461.96	\$528.26	\$293.16	\$367.84	\$433.54	\$500.58	\$639.75	\$729.37	66
67	\$147.18	\$179.49	\$205.00	\$232.19	\$291.46	\$330.80	\$233.77	\$291.70	\$341.12	\$391.52	\$497.30	\$567.97	\$314.53	\$393.95	\$463.66	\$534.09	\$680.43	\$774.91	67
68 69	\$167.22 \$187.14	\$204.26 \$229.15	\$233.65 \$262.31	\$264.13 \$296.08	\$330.56 \$369.79	\$374.88 \$418.97	\$257.33 \$283.32	\$321.57 \$354.61	\$376.46 \$415.45	\$430.63 \$473.62	\$544.53 \$596.15	\$620.68 \$678.24	\$342.95 \$373.91	\$430.27 \$469.98	\$507.01 \$554.38	\$581.70 \$633.56	\$737.14 \$798.59	\$837.94 \$906.18	68 69
70	\$207.17	\$253.94	\$291.09	\$328.01	\$409.01	\$463.18	\$311.86	\$391.04	\$458.56	\$520.98	\$652.74	\$741.15	\$407.67	\$513.33	\$606.23	\$690.14	\$865.26	\$979.90	70
71	\$227.10	\$278.71	\$319.75	\$360.07	\$448.12	\$507.25	\$343.31	\$431.11	\$506.04	\$573.08	\$714.67	\$810.01	\$444.47	\$560.69	\$662.94	\$751.72		\$1,059.69	71
72	\$247.13	\$303.60	\$348.41	\$392.01	\$487.34	\$551.34	\$378.05	\$475.32	\$558.62	\$630.40	\$782.44	\$885.30	\$484.67	\$612.30	\$724.88	\$818.87		\$1,145.90	72
73	\$283.07	\$349.50	\$402.70	\$451.52	\$558.75	\$631.00	\$418.73	\$528.26	\$622.26	\$700.23	\$865.62	\$977.83	\$532.15	\$674.84	\$800.90	\$902.18			73
74 75	\$318.90 \$354.85	\$395.53 \$441.43	\$456.98 \$511.26	\$511.02 \$570.53	\$630.04 \$701.44	\$710.67 \$790.33	\$463.78 \$513.69	\$587.04 \$652.38	\$693.06 \$771.99	\$777.82 \$863.93		\$1,080.09 \$1,193.03	\$584.36 \$641.69	\$743.82 \$819.84	\$884.81 \$977.59		\$1,222.78 \$1,341.67		74 75
76	\$390.80	\$487.47	\$565.54	\$630.04	\$772.85	\$870.00	\$568.94	\$725.00	\$859.91	\$959.62			\$704.59	\$903.52			\$1,472.10		76
77	\$426.75	\$533.37	\$619.83	\$689.66	\$844.13	\$949.66	\$630.40	\$805.75	\$957.79	\$1,065.88	\$1,296.86	\$1,455.58	\$773.82	\$995.69	\$1,193.27	\$1,328.92	\$1,615.52	\$1,808.97	77
78	\$459.89	\$575.87	\$670.35	\$745.53	\$911.28	\$1,023.98	\$670.35	\$858.22	\$1,021.55	\$1,136.07	\$1,380.05	\$1,546.78	\$816.93	\$1,053.61	\$1,264.56	\$1,407.49			78
79	\$493.04	\$618.38	\$720.98	\$801.38		\$1,098.31	\$712.73	\$914.08	\$1,089.56	\$1,210.88			\$862.47	\$1,114.82	\$1,340.21 \$1,420.36	\$1,490.68			79
80 81	\$526.20 \$559.35	\$660.88 \$703.26	\$771.63 \$822.15	\$857.24 \$913.23		\$1,172.50 \$1,246.83	\$757.91 \$805.87	\$973.59 \$1.036.98	\$1,162.18 \$1,239.54	\$1,290.66 \$1,375.67	\$1,562.81 \$1.663.12		\$910.56 \$961.32	\$1,179.67 \$1,248.28	\$1,420.36 \$1.505.25	\$1,578.72 \$1,671.99			80 81
32	\$592.50	\$703.26	\$872.78			\$1,246.83	\$856.88	\$1,036.98	\$1,239.54	\$1,466.39	\$1,769.99		\$1,015.11	\$1,248.28	\$1,505.25	\$1,671.99			82
83	\$635.98	\$802.11	\$940.19	\$1,043.78	\$1,270.02	\$1,420.97	\$911.28	\$1,175.90	\$1,409.55	\$1,562.69	\$1,884.51	\$2,098.24	\$1,074.38	\$1,399.96	\$1,693.00	\$1,878.80	\$2,264.49	\$2,516.00	83
34	\$679.58	\$858.34	\$1,007.47			\$1,520.79	\$969.21	\$1,252.16	\$1,502.70		\$2,006.43		\$1,137.17	\$1,484.00	\$1,796.71	\$1,993.32			84
35	\$723.05	\$914.56				\$1,620.62			\$1,601.92		\$2,136.26		\$1,203.59	\$1,573.01	\$1,906.85				8
36 37	\$766.66 \$810.13		\$1,142.14 \$1,209.54			\$1,720.44	\$1,096.24			\$1,891.07 \$2.015.30			\$1,273.91 \$1,348.47		\$2,023.68 \$2,147.78				8
37			\$1,209.54							\$2,015.30			\$1,348.47						8
89			\$1,332.44							\$2,103.04			\$1,461.77		\$2,327.77				89
90	\$933.50	\$1,182.09	\$1,393.89	\$1,548.36	\$1,883.29	\$2,102.74	\$1,330.37	\$1,722.38	\$2,075.04	\$2,296.67	\$2,762.03	\$3,064.53	\$1,521.88	\$1,993.07	\$2,423.33	\$2,686.01	\$3,230.79	\$3,578.96	9
91							\$1,390.25		\$2,167.58		\$2,885.91	\$3,202.13	\$1,584.55	\$2,074.56	\$2,522.80		\$3,364.86		9
92		\$1,285.56	\$1,516.67			\$2,290.97	\$1,452.79		\$2,264.25			\$3,345.79	\$1,649.76	\$2,159.32	\$2,626.14	\$2,911.16	\$3,504.63		9.
93 94	\$1,043.17 \$1,070.62	\$1,319.21	\$1,556.14			\$2,351.81	\$1,488.25 \$1,524.56		\$2,315.98 \$2,368.81	\$2,563.11 \$2,621.77			\$1,684.62 \$1,720.20	\$2,202.68 \$2,246.88	\$2,678.12 \$2,731.07		\$3,575.32 \$3,647.45		9
74			\$1,595.61				\$1,524.56		\$2,368.81	\$2,621.77 \$2.681.76			\$1,720.20	\$2,246.88		\$3,028.10			9
95		Ψ1,300.40											\$1,793.55						
	\$1,125,63	\$1,420,12	\$1.674.54	\$1.862.28	\$2,270,44	\$2.534.09	\$1.599.97	\$2,059,01	\$2,478,22	\$2,743.09	\$3,302,81	\$3.661.42	\$1.793.55	\$2.337.96	\$2.840.11	\$3,149,78	\$3,796,09	\$4,201,46	9
95 96 97				\$1,862.28 \$1,906.49		\$2,534.09 \$2,594.93	\$1,599.97 \$1,639.08		\$2,478.22 \$2,534.82	\$2,805.87	\$3,378.83	\$3,744.84	\$1,831.43	\$2,337.96 \$2,384.97				\$4,201.46 \$4,285.13	96
96	\$1,125.63 \$1,153.08 \$1,180.52	\$1,453.76 \$1,487.52	\$1,714.01 \$1,753.48	\$1,906.49 \$1,950.70	\$2,325.21 \$2,379.86	\$2,594.93 \$2,655.65		\$2,106.74 \$2,155.56	\$2,534.82 \$2,592.74	\$2,805.87 \$2,870.11	\$3,378.83 \$3,456.55	\$3,744.84 \$3,830.22	\$1,831.43 \$1,870.18	\$2,384.97 \$2,432.93		\$3,212.45 \$3,276.33	\$3,872.61 \$3,950.68	\$4,285.13 \$4,370.51	

-				N	Monthly Pren	nium per \$3	00 Monthly E	Benefit Amou	unt After 10% Facility - 20		crease (Re	sulting in 10	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option				Aut	o 3% Comp		n			Aut	o 5% Comp	ound Inflatio	n		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$2.32	\$2.96	\$3.48	\$3.91	\$4.79	\$5.37	\$3.50	\$4.52	\$5.39	\$6.18	\$7.78	\$8.82	\$7.01	\$9.17	\$11.06	\$12.87	\$16.49	\$18.77	25
26	\$2.33	\$2.97	\$3.51	\$3.94	\$4.82	\$5.41	\$3.55	\$4.60	\$5.48	\$6.29	\$7.92	\$8.99	\$7.08	\$9.28	\$11.19	\$13.02	\$16.70	\$19.01	26
27	\$2.35	\$2.99	\$3.53	\$3.96	\$4.86	\$5.46	\$3.61	\$4.68	\$5.57	\$6.40	\$8.06	\$9.15	\$7.17	\$9.39	\$11.32	\$13.18	\$16.91	\$19.25	27
28	\$2.37 \$2.38	\$3.01	\$3.55	\$3.99	\$4.90	\$5.50	\$3.66	\$4.75	\$5.67	\$6.51	\$8.21	\$9.32	\$7.26 \$7.35	\$9.50	\$11.45	\$13.34	\$17.12	\$19.50	2
29 30	\$2.38 \$2.39	\$3.04 \$3.05	\$3.58 \$3.61	\$4.03 \$4.05	\$4.94 \$4.97	\$5.56 \$5.60	\$3.72 \$3.77	\$4.83 \$4.91	\$5.76 \$5.86	\$6.62 \$6.73	\$8.35 \$8.50	\$9.48 \$9.66	\$7.35 \$7.44	\$9.61 \$9.72	\$11.58 \$11.73	\$13.51 \$13.67	\$17.34 \$17.56	\$19.76 \$20.01	29
31	\$2.39	\$3.05	\$3.63	\$4.03	\$5.02	\$5.64	\$3.83	\$4.98	\$5.96	\$6.84	\$8.66	\$9.83	\$7.52	\$9.72	\$11.73	\$13.84	\$17.78	\$20.01	3
32	\$2.40	\$3.09	\$3.65	\$4.11	\$5.05	\$5.69	\$3.89	\$5.06	\$6.06	\$6.96	\$8.81	\$10.01	\$7.61	\$9.96	\$12.01	\$14.00	\$18.00	\$20.53	33
33	\$2.43	\$3.11	\$3.67	\$4.14	\$5.08	\$5.73	\$3.96	\$5.14	\$6.16	\$7.08	\$8.97	\$10.20	\$7.70	\$10.08	\$12.16	\$14.18	\$18.23	\$20.79	33
34	\$2.44	\$3.12	\$3.71	\$4.17	\$5.13	\$5.78	\$4.03	\$5.23	\$6.26	\$7.21	\$9.13	\$10.38	\$7.79	\$10.20	\$12.30	\$14.36	\$18.46	\$21.05	34
35	\$2.45	\$3.15	\$3.73	\$4.20	\$5.16	\$5.82	\$4.09	\$5.31	\$6.37	\$7.33	\$9.28	\$10.56	\$7.88	\$10.32	\$12.44	\$14.53	\$18.69	\$21.33	35
36	\$2.48	\$3.18	\$3.77	\$4.26	\$5.24	\$5.90	\$4.18	\$5.41	\$6.50	\$7.48	\$9.48	\$10.79	\$7.99	\$10.46	\$12.61	\$14.73	\$18.95	\$21.64	36
37	\$2.50	\$3.22	\$3.83	\$4.31	\$5.31	\$5.98	\$4.27	\$5.51	\$6.63	\$7.63	\$9.68	\$11.02	\$8.10	\$10.60	\$12.78	\$14.93	\$19.22	\$21.95	37
38	\$2.53	\$3.26	\$3.87	\$4.37	\$5.38	\$6.06	\$4.36	\$5.62	\$6.77	\$7.80	\$9.89	\$11.26	\$8.21	\$10.75	\$12.96	\$15.14	\$19.49	\$22.26	38
39	\$2.55	\$3.29	\$3.92	\$4.42	\$5.46	\$6.15	\$4.44	\$5.73	\$6.90	\$7.96	\$10.10	\$11.51	\$8.32	\$10.89	\$13.13	\$15.35	\$19.77	\$22.58	39
40	\$2.57	\$3.33	\$3.97	\$4.48	\$5.52	\$6.24	\$4.54	\$5.84	\$7.04	\$8.13	\$10.32	\$11.76	\$8.43	\$11.03	\$13.31	\$15.55	\$20.04	\$22.90	40
41	\$2.61	\$3.37	\$4.02	\$4.53	\$5.60	\$6.31	\$4.64	\$5.95	\$7.18	\$8.29	\$10.54	\$12.01	\$8.54	\$11.18	\$13.49	\$15.76	\$20.33	\$23.23	41
42	\$2.63	\$3.41	\$4.06	\$4.59	\$5.68	\$6.40	\$4.74	\$6.06	\$7.33	\$8.47	\$10.76	\$12.28	\$8.65	\$11.33	\$13.67	\$15.98	\$20.61	\$23.56	42
43	\$2.65 \$2.67	\$3.44 \$3.48	\$4.11	\$4.64 \$4.70	\$5.74 \$5.82	\$6.48	\$4.84 \$4.94	\$6.18	\$7.47	\$8.65 \$8.82	\$10.99 \$11.22	\$12.54	\$8.76	\$11.48	\$13.86	\$16.20 \$16.42	\$20.90 \$21.20	\$23.90	43
44 45	\$2.67 \$2.71	\$3.48 \$3.52	\$4.16 \$4.20	\$4.70 \$4.75	\$5.82 \$5.89	\$6.57 \$6.64	\$4.94 \$5.06	\$6.30 \$6.42	\$7.62 \$7.78	\$8.82 \$9.01	\$11.22 \$11.47	\$12.82 \$13.09	\$8.88 \$8.99	\$11.64 \$11.79	\$14.05 \$14.23	\$16.42 \$16.65	\$21.20 \$21.49	\$24.24 \$24.59	44
45 46	\$2.71 \$2.75	\$3.52 \$3.59	\$4.20 \$4.30	\$4.75 \$4.86	\$5.89 \$6.03	\$6.64 \$6.81	\$5.06 \$5.31	\$6.42 \$6.75	\$7.78 \$8.13	\$9.01 \$9.36	\$11.47 \$11.77	\$13.09 \$13.43	\$8.99 \$9.13	\$11.79 \$11.98	\$14.23 \$14.47	\$16.65 \$16.93	\$21.49 \$21.85	\$24.59 \$24.99	45
46	\$2.75 \$2.79	\$3.59	\$4.30 \$4.39	\$4.86 \$4.97	\$6.03	\$6.97	\$5.59	\$6.75 \$7.10	\$8.13 \$8.49	\$9.36	\$11.77	\$13.43	\$9.13	\$11.98	\$14.47 \$14.70	\$17.20	\$21.85	\$24.99	40
48	\$2.75	\$3.73	\$4.49	\$5.08	\$6.31	\$7.14	\$5.87	\$7.16	\$8.88	\$10.10	\$12.38	\$13.76	\$9.42	\$12.17	\$14.70	\$17.48	\$22.57	\$25.83	48
49	\$2.89	\$3.81	\$4.58	\$5.00	\$6.46	\$7.14	\$6.17	\$7.84	\$9.28	\$10.10	\$12.69	\$14.50	\$9.56	\$12.56	\$15.17	\$17.77	\$22.95	\$26.26	49
50	\$2.95	\$3.87	\$4.68	\$5.30	\$6.60	\$7.46	\$6.48	\$8.24	\$9.70	\$10.90	\$13.02	\$14.87	\$9.71	\$12.76	\$15.41	\$18.05	\$23.32	\$26.70	50
51	\$2.99	\$3.95	\$4.76	\$5.41	\$6.74	\$7.62	\$6.81	\$8.66	\$10.14	\$11.32	\$13.35	\$15.26	\$9.87	\$12.96	\$15.65	\$18.35	\$23.71	\$27.14	51
52	\$3.05	\$4.02	\$4.86	\$5.52	\$6.88	\$7.79	\$7.15	\$9.10	\$10.60	\$11.76	\$13.70	\$15.65	\$10.02	\$13.17	\$15.91	\$18.65	\$24.10	\$27.59	52
53	\$3.09	\$4.09	\$4.95	\$5.63	\$7.02	\$7.95	\$7.51	\$9.56	\$11.09	\$12.21	\$14.05	\$16.06	\$10.18	\$13.38	\$16.16	\$18.94	\$24.50	\$28.05	53
54	\$3.14	\$4.16	\$5.05	\$5.74	\$7.16	\$8.11	\$7.90	\$10.04	\$11.59	\$12.68	\$14.41	\$16.48	\$10.34	\$13.59	\$16.41	\$19.25	\$24.90	\$28.51	54
55	\$3.19	\$4.24	\$5.14	\$5.84	\$7.30	\$8.27	\$8.31	\$10.56	\$12.11	\$13.18	\$14.77	\$16.91	\$10.51	\$13.81	\$16.67	\$19.56	\$25.32	\$29.00	55
56	\$3.50	\$4.60	\$5.54	\$6.31	\$7.92	\$8.98	\$8.71	\$11.08	\$12.71	\$13.82	\$15.68	\$17.95	\$10.95	\$14.41	\$17.41	\$20.47	\$26.54	\$30.42	56
57	\$3.81	\$4.96	\$5.94	\$6.79	\$8.54	\$9.69	\$9.14	\$11.63	\$13.32	\$14.49	\$16.63	\$19.06	\$11.40	\$15.04	\$18.19	\$21.42	\$27.83	\$31.90	57
58	\$4.11	\$5.31	\$6.34	\$7.26	\$9.15	\$10.40	\$9.59	\$12.20	\$13.97	\$15.19	\$17.66	\$20.24	\$11.87	\$15.69	\$19.01	\$22.41	\$29.17	\$33.46	58
59	\$4.42	\$5.68	\$6.74	\$7.73	\$9.77	\$11.10	\$10.07	\$12.80	\$14.65	\$15.93	\$18.73	\$21.49	\$12.36	\$16.37	\$19.87	\$23.45	\$30.58	\$35.10	59
60 61	\$4.73	\$6.04 \$6.40	\$7.14	\$8.20 \$8.67	\$10.37	\$11.81	\$10.56 \$11.09	\$13.43	\$15.37	\$16.70 \$17.51	\$19.88	\$22.83	\$12.88	\$17.08	\$20.76	\$24.54	\$32.05	\$36.82	60 61
62	\$5.04 \$5.35	\$6.40 \$6.77	\$7.55 \$7.94	\$8.67 \$9.14	\$10.99 \$11.61	\$12.52 \$13.22	\$11.09	\$14.09 \$14.80	\$16.12 \$16.92	\$17.51	\$21.10 \$22.41	\$24.23 \$25.72	\$13.42 \$13.97	\$17.83 \$18.60	\$21.69 \$22.68	\$25.69 \$26.87	\$33.61 \$35.23	\$38.62 \$40.51	62
63	\$5.91	\$7.48	\$8.79	\$10.12	\$12.85	\$14.64	\$12.32	\$15.62	\$17.85	\$19.37	\$24.13	\$25.72	\$14.98	\$19.92	\$24.26	\$28.68	\$37.48	\$43.04	63
64	\$6.47	\$8.20	\$9.64	\$11.10	\$14.10	\$16.07	\$13.01	\$16.49	\$18.84	\$20.44	\$26.00	\$29.80	\$16.07	\$21.33	\$25.94	\$30.60	\$39.86	\$45.74	64
65	\$7.03	\$8.91	\$10.48	\$12.07	\$15.35	\$17.49	\$13.74	\$17.41	\$19.89	\$21.56	\$28.02	\$32.08	\$17.24	\$22.84	\$27.74	\$32.65	\$42.41	\$48.60	65
66	\$7.59	\$9.63	\$11.32	\$13.05	\$16.59	\$18.91	\$14.51	\$18.38	\$20.99	\$22.75	\$30.18	\$34.53	\$18.49	\$24.45	\$29.67	\$34.84	\$45.10	\$51.63	66
67	\$8.15	\$10.34	\$12.17	\$14.03	\$17.83	\$20.33	\$15.32	\$19.42	\$22.15	\$23.99	\$32.52	\$37.16	\$19.83	\$26.19	\$31.75	\$37.17	\$47.96	\$54.86	67
68	\$9.25	\$11.77	\$13.87	\$15.95	\$20.23	\$23.05	\$16.51	\$21.10	\$24.37	\$26.70	\$35.65	\$40.67	\$21.63	\$28.61	\$34.72	\$40.48	\$51.96	\$59.32	68
69	\$10.36	\$13.20	\$15.58	\$17.89	\$22.63	\$25.75	\$17.79	\$22.94	\$26.80	\$29.71	\$39.08	\$44.51	\$23.58	\$31.25	\$37.96	\$44.09	\$56.30	\$64.15	69
70	\$11.46	\$14.63	\$17.28	\$19.81	\$25.03	\$28.46	\$19.16	\$24.93	\$29.48	\$33.07	\$42.85	\$48.71	\$25.72	\$34.13	\$41.51	\$48.03	\$61.00	\$69.38	70
71	\$12.57	\$16.06	\$18.99	\$21.75	\$27.42	\$31.17	\$20.65	\$27.09	\$32.43	\$36.80	\$46.97	\$53.32	\$28.04	\$37.28	\$45.40	\$52.31	\$66.09	\$75.02	71
72	\$13.67	\$17.49	\$20.69	\$23.67	\$29.82	\$33.88	\$22.24	\$29.46	\$35.67	\$40.93	\$51.48	\$58.37	\$30.56	\$40.71	\$49.63	\$56.98	\$71.60	\$81.13	72
73	\$15.66 \$17.66	\$20.14	\$23.90	\$27.27	\$34.19	\$38.78	\$24.64	\$32.76	\$39.78	\$45.52	\$57.04	\$64.57 \$71.42	\$33.55	\$44.87	\$54.84 \$60.58	\$62.78	\$78.56	\$88.88	73
74 75	\$17.66 \$19.64	\$22.79 \$25.44	\$27.13 \$30.35	\$30.87 \$34.46	\$38.56 \$42.92	\$43.67 \$48.57	\$27.29 \$30.23	\$36.43 \$40.51	\$44.35 \$49.46	\$50.62 \$56.30	\$63.18 \$69.99	\$71.43 \$79.02	\$36.84 \$40.45	\$49.46 \$54.51	\$66.92	\$69.16 \$76.19	\$86.20 \$94.58	\$97.37 \$106.68	74 75
76	\$21.63	\$28.09	\$33.57	\$38.05	\$47.29	\$53.46	\$33.48	\$45.06	\$55.14	\$62.61	\$77.54	\$87.42	\$44.42	\$60.07	\$73.94	\$83.93	\$103.77	\$116.88	76
77	\$23.62	\$30.73	\$36.80	\$41.65	\$51.66	\$58.36	\$37.08	\$50.12	\$61.49	\$69.62	\$85.90	\$96.71	\$48.79	\$66.20	\$81.70	\$92.47	\$113.86	\$128.05	77
78	\$25.45	\$33.19	\$39.80	\$45.02	\$55.77	\$62.92	\$39.42	\$53.42	\$65.65	\$74.28	\$91.52	\$102.91	\$51.50	\$70.05	\$86.58	\$97.93	\$120.41	\$135.22	78
79	\$27.28	\$35.64	\$42.80	\$48.40	\$59.87	\$67.49	\$41.91	\$56.93	\$70.08	\$79.26	\$97.50	\$109.49	\$54.37	\$74.12	\$91.75	\$103.72	\$127.33	\$142.79	79
80	\$29.12	\$38.08	\$45.80	\$51.78	\$63.99	\$72.05	\$44.55	\$60.67	\$74.82	\$84.57	\$103.88	\$116.51	\$57.41	\$78.42	\$97.23	\$109.85	\$134.64	\$150.79	80
81	\$30.95	\$40.54	\$48.82	\$55.15	\$68.09	\$76.62	\$47.36	\$64.66	\$79.88	\$90.23	\$110.68	\$123.97	\$60.61	\$82.97	\$103.04	\$116.34	\$142.37	\$159.23	81
82	\$32.79	\$42.98	\$51.82	\$58.53	\$72.20	\$81.19	\$50.35	\$68.90	\$85.27	\$96.27	\$117.92	\$131.91	\$63.99	\$87.79	\$109.20	\$123.20	\$150.55	\$168.14	82
83	\$35.20	\$46.22	\$55.81	\$63.04	\$77.72	\$87.32	\$53.55	\$73.44	\$91.00	\$102.71	\$125.71	\$140.50	\$67.73	\$93.06	\$115.89	\$130.71	\$159.59	\$178.08	83
84	\$37.61	\$49.47	\$59.82	\$67.55	\$83.24	\$93.46	\$56.95	\$78.27	\$97.12	\$109.58	\$134.01	\$149.66	\$71.69	\$98.64	\$122.99	\$138.68	\$169.17	\$188.61	84
85	\$40.02	\$52.70	\$63.81	\$72.07	\$88.76	\$99.59	\$60.57	\$83.41	\$103.64	\$116.91	\$142.87	\$159.41	\$75.88	\$104.56	\$130.53	\$147.13	\$179.33	\$199.76	85
86	\$42.43	\$55.95	\$67.82	\$76.58	\$94.28	\$105.73	\$64.41	\$88.89	\$110.61	\$124.73	\$152.31	\$169.80	\$80.31	\$110.83	\$138.52	\$156.09	\$190.10	\$211.57	86
87	\$44.84	\$59.19	\$71.81	\$81.09	\$99.79	\$111.86	\$68.49	\$94.72	\$118.03	\$133.08	\$162.35	\$180.87	\$85.00	\$117.47	\$147.02	\$165.61	\$201.52	\$224.09	87
88	\$47.11	\$62.17	\$75.46	\$85.23	\$104.95	\$117.65	\$71.56 \$74.77	\$99.01	\$123.41	\$139.15 \$145.50	\$169.82 \$177.64	\$189.21	\$88.50	\$122.27	\$153.04	\$172.40	\$209.88	\$233.42	88
89 90	\$49.39 \$51.66	\$65.15	\$79.10	\$89.38	\$110.10 \$115.25	\$123.43	\$74.77	\$103.49	\$129.03	\$145.50 \$152.12	\$177.64	\$197.93	\$92.14 \$95.93	\$127.26 \$132.46	\$159.32	\$179.48	\$218.59	\$243.14	89
90	\$51.66 \$53.93	\$68.12 \$71.10	\$82.75 \$86.39	\$93.51 \$97.65	\$115.25 \$120.40	\$129.22 \$135.00	\$78.12 \$81.63	\$108.17 \$113.07	\$134.92 \$141.06	\$152.13 \$159.07	\$185.81 \$194.36	\$207.06 \$216.61	\$95.93 \$99.88	\$132.46 \$137.87	\$165.86 \$172.66	\$186.85 \$194.51	\$227.66 \$237.11	\$253.26 \$263.81	90 91
91	\$53.93 \$56.21	\$71.10	\$90.05	\$101.79	\$120.40	\$135.00	\$85.29	\$113.07	\$147.49	\$166.33	\$203.31	\$216.61	\$103.98	\$137.87	\$172.00	\$202.50	\$237.11	\$274.80	92
92	\$57.73	\$74.09	\$90.05	\$101.79	\$125.54	\$140.79	\$85.29 \$87.34	\$118.17	\$147.49	\$170.28	\$203.31	\$231.98	\$103.98	\$143.52	\$179.74	\$202.50	\$246.94 \$251.91	\$274.80	92
94	\$59.25	\$77.97	\$94.73	\$104.46	\$132.24	\$144.52	\$89.44	\$120.99	\$150.99	\$174.33	\$213.16	\$237.47	\$108.17	\$140.40	\$186.91	\$210.63	\$256.99	\$285.82	94
95	\$60.78	\$79.90	\$97.08	\$107.13	\$135.60	\$151.99	\$91.59	\$126.82	\$158.22	\$174.33	\$218.26	\$243.09	\$110.70	\$152.33	\$190.61	\$214.81	\$262.17	\$291.50	98
96	\$62.29	\$81.84	\$99.42	\$112.48	\$138.94	\$155.73	\$93.79	\$129.84	\$161.98	\$182.72	\$223.49	\$248.84	\$113.04	\$155.39	\$194.37	\$219.08	\$267.45	\$297.29	96
97	\$63.81	\$83.79	\$101.76	\$115.14	\$142.29	\$159.47	\$96.03	\$132.95	\$165.80	\$187.06	\$228.82	\$254.74	\$115.42	\$158.49	\$198.21	\$223.43	\$272.84	\$303.19	97
98	\$65.33	\$85.72	\$104.10	\$117.81	\$145.64	\$163.20	\$98.33	\$136.13	\$169.72	\$191.49	\$234.29	\$260.78	\$117.87	\$161.66	\$202.13	\$227.88	\$278.34	\$309.22	98
99	\$66.85	\$87.66	\$106.45	\$120.48	\$148.98	\$166.94	\$100.68	\$139.38	\$173.72	\$196.03	\$239.89	\$266.96	\$120.36	\$164.89	\$206.12	\$232.41	\$283.95	\$315.37	99
100+	\$68.37	\$89.61	\$108.79	\$123.16	\$152.34	\$170.67	\$103.09	\$142.71	\$177.83	\$200.68	\$245.62	\$273.28	\$122.91	\$168.19	\$210.19	\$237.03	\$289.67	\$321.64	100

				Q	uarterly Prei	mium per \$3	00 Monthly I	Benefit Amo			ncrease (Re	sulting in 10	% Cumulativ	/e Increase)					
Issue		F	uture Purch	ase Ontion				Aut	Facility - 20	ODay EP ound Inflatio	n			Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$6.82	\$8.70	\$10.22	\$11.48	\$14.07	\$15.79	\$10.29	\$13.29	\$15.85	\$18.17	\$22.87	\$25.94	\$20.60	\$26.97	\$32.51	\$37.84	\$48.48	\$55.18	25
26	\$6.85	\$8.73	\$10.32	\$11.58	\$14.17	\$15.91	\$10.45	\$13.52	\$16.10	\$18.50	\$23.29	\$26.42	\$20.82	\$27.29	\$32.89	\$38.29	\$49.09	\$55.88	26
27	\$6.92	\$8.80	\$10.38	\$11.64	\$14.29	\$16.04	\$10.60	\$13.75	\$16.37	\$18.82	\$23.71	\$26.91	\$21.09	\$27.62	\$33.28	\$38.74	\$49.71	\$56.60	27
28	\$6.95	\$8.87	\$10.45	\$11.74	\$14.39	\$16.17	\$10.77	\$13.97	\$16.65	\$19.14	\$24.12	\$27.39	\$21.34	\$27.94	\$33.67	\$39.23	\$50.33	\$57.34	28
29 30	\$6.99 \$7.02	\$8.92 \$8.95	\$10.52 \$10.60	\$11.84 \$11.90	\$14.52 \$14.62	\$16.34 \$16.46	\$10.93 \$11.09	\$14.20 \$14.42	\$16.95 \$17.24	\$19.47 \$19.79	\$24.54 \$25.00	\$27.87 \$28.39	\$21.60 \$21.86	\$28.27 \$28.59	\$34.06 \$34.47	\$39.71 \$40.19	\$50.96 \$51.61	\$58.08 \$58.83	29 30
31	\$7.02	\$9.02	\$10.60	\$12.00	\$14.02	\$16.59	\$11.09	\$14.42	\$17.52	\$20.12	\$25.45	\$28.91	\$22.12	\$28.91	\$34.89	\$40.19	\$52.26	\$59.57	31
32	\$7.08	\$9.02	\$10.07	\$12.00	\$14.73	\$16.72	\$11.45	\$14.87	\$17.82	\$20.12	\$25.43	\$29.43	\$22.37	\$29.27	\$35.31	\$40.03	\$52.20	\$60.35	32
33	\$7.15	\$9.15	\$10.80	\$12.16	\$14.94	\$16.85	\$11.64	\$15.10	\$18.11	\$20.82	\$26.36	\$29.98	\$22.64	\$29.62	\$35.74	\$41.69	\$53.59	\$61.13	33
34	\$7.18	\$9.19	\$10.90	\$12.25	\$15.07	\$16.98	\$11.84	\$15.37	\$18.40	\$21.19	\$26.84	\$30.53	\$22.90	\$29.98	\$36.16	\$42.21	\$54.26	\$61.90	34
35	\$7.22	\$9.25	\$10.97	\$12.35	\$15.17	\$17.11	\$12.03	\$15.62	\$18.72	\$21.54	\$27.29	\$31.04	\$23.16	\$30.34	\$36.58	\$42.72	\$54.95	\$62.71	35
36	\$7.28	\$9.35	\$11.09	\$12.52	\$15.39	\$17.34	\$12.29	\$15.91	\$19.12	\$21.99	\$27.87	\$31.72	\$23.47	\$30.76	\$37.06	\$43.31	\$55.73	\$63.61	36
37	\$7.34	\$9.47	\$11.25	\$12.67	\$15.62	\$17.59	\$12.55	\$16.20	\$19.50	\$22.44	\$28.46	\$32.41	\$23.80	\$31.17	\$37.58	\$43.89	\$56.50	\$64.52	37
38 39	\$7.44 \$7.50	\$9.57 \$9.67	\$11.39 \$11.52	\$12.84 \$13.00	\$15.82 \$16.04	\$17.82 \$18.07	\$12.80 \$13.07	\$16.52 \$16.85	\$19.89 \$20.27	\$22.92 \$23.42	\$29.07 \$29.69	\$33.12 \$33.83	\$24.12 \$24.45	\$31.59 \$32.02	\$38.09 \$38.61	\$44.50 \$45.11	\$57.31 \$58.11	\$65.46 \$66.40	38 39
40	\$7.57	\$9.80	\$11.67	\$13.00	\$16.04	\$18.34	\$13.35	\$17.17	\$20.70	\$23.90	\$30.34	\$34.57	\$24.77	\$32.44	\$39.13	\$45.73	\$58.93	\$67.33	40
41	\$7.67	\$9.90	\$11.80	\$13.32	\$16.46	\$18.57	\$13.65	\$17.50	\$21.12	\$24.39	\$30.99	\$35.31	\$25.09	\$32.86	\$39.64	\$46.34	\$59.76	\$68.30	41
42	\$7.73	\$10.02	\$11.94	\$13.49	\$16.69	\$18.82	\$13.94	\$17.82	\$21.54	\$24.90	\$31.63	\$36.09	\$25.42	\$33.31	\$40.19	\$46.99	\$60.61	\$69.27	42
43	\$7.80	\$10.12	\$12.10	\$13.65	\$16.89	\$19.05	\$14.23	\$18.17	\$21.96	\$25.42	\$32.31	\$36.87	\$25.74	\$33.76	\$40.74	\$47.64	\$61.45	\$70.28	43
44	\$7.85	\$10.22	\$12.22	\$13.81	\$17.11	\$19.31	\$14.52	\$18.54	\$22.41	\$25.94	\$32.99	\$37.68	\$26.10	\$34.22	\$41.29	\$48.28	\$62.32	\$71.28	44
45	\$7.95	\$10.35	\$12.35	\$13.97	\$17.30	\$19.54	\$14.87	\$18.89	\$22.87	\$26.49	\$33.73	\$38.49	\$26.42	\$34.67	\$41.84	\$48.96	\$63.20	\$72.28	45
46 47	\$8.09 \$8.22	\$10.54 \$10.77	\$12.65 \$12.90	\$14.29 \$14.62	\$17.72 \$18.14	\$20.02 \$20.50	\$15.62 \$16.43	\$19.86 \$20.86	\$23.90 \$24.97	\$27.52 \$28.59	\$34.61 \$35.48	\$39.49 \$40.52	\$26.84 \$27.26	\$35.22 \$35.77	\$42.53 \$43.21	\$49.78 \$50.58	\$64.23 \$65.30	\$73.48 \$74.70	46 47
47	\$8.22 \$8.37	\$10.77 \$10.97	\$12.90 \$13.20	\$14.62 \$14.94	\$18.14 \$18.57	\$20.50	\$16.43 \$17.27	\$20.86 \$21.92	\$24.97 \$26.10	\$28.59 \$29.69	\$35.48 \$36.39	\$40.52 \$41.56	\$27.26 \$27.69	\$35.77 \$36.36	\$43.21 \$43.89	\$50.58 \$51.39	\$65.30 \$66.36	\$74.70 \$75.93	47
49	\$8.50	\$10.97	\$13.45	\$15.27	\$18.99	\$20.99	\$17.27	\$23.06	\$27.29	\$30.86	\$37.32	\$42.63	\$28.11	\$36.93	\$44.59	\$52.23	\$67.46	\$77.20	49
50	\$8.67	\$11.39	\$13.75	\$15.59	\$19.40	\$21.92	\$19.05	\$24.22	\$28.52	\$32.05	\$38.29	\$43.73	\$28.56	\$37.51	\$45.31	\$53.08	\$68.56	\$78.49	50
51	\$8.80	\$11.61	\$14.00	\$15.91	\$19.82	\$22.41	\$20.02	\$25.45	\$29.82	\$33.28	\$39.26	\$44.86	\$29.01	\$38.09	\$46.02	\$53.94	\$69.70	\$79.78	51
52	\$8.95	\$11.80	\$14.29	\$16.24	\$20.22	\$22.90	\$21.02	\$26.74	\$31.17	\$34.57	\$40.26	\$46.02	\$29.46	\$38.71	\$46.76	\$54.81	\$70.86	\$81.11	52
53	\$9.09	\$12.03	\$14.55	\$16.56	\$20.64	\$23.39	\$22.09	\$28.11	\$32.60	\$35.89	\$41.29	\$47.21	\$29.92	\$39.33	\$47.51	\$55.69	\$72.02	\$82.47	53
54 55	\$9.22 \$9.38	\$12.22 \$12.45	\$14.84 \$15.10	\$16.89 \$17.17	\$21.05 \$21.47	\$23.84 \$24.32	\$23.22 \$24.42	\$29.52 \$31.04	\$34.09 \$35.61	\$37.29 \$38.74	\$42.36 \$43.43	\$48.44 \$49.71	\$30.40 \$30.89	\$39.94 \$40.59	\$48.25 \$48.99	\$56.60 \$57.50	\$73.22 \$74.45	\$83.82 \$85.25	54 55
56	\$9.38 \$10.29	\$12.45	\$16.30	\$17.17	\$23.29	\$24.32	\$24.42 \$25.61	\$31.04	\$37.36	\$38.74 \$40.62	\$46.09	\$52.78	\$30.89	\$40.59 \$42.36	\$48.99 \$51.19	\$60.18	\$74.45 \$78.03	\$89.42	56
57	\$11.19	\$14.59	\$17.47	\$19.95	\$25.09	\$28.49	\$26.87	\$34.19	\$39.16	\$42.59	\$48.90	\$56.05	\$33.51	\$44.21	\$53.49	\$62.96	\$81.82	\$93.79	57
58	\$12.10	\$15.62	\$18.62	\$21.34	\$26.91	\$30.56	\$28.20	\$35.86	\$41.07	\$44.66	\$51.91	\$59.51	\$34.89	\$46.11	\$55.88	\$65.88	\$85.77	\$98.37	58
59	\$13.00	\$16.69	\$19.82	\$22.74	\$28.72	\$32.63	\$29.59	\$37.64	\$43.08	\$46.83	\$55.08	\$63.20	\$36.36	\$48.13	\$58.41	\$68.95	\$89.90	\$103.20	59
60	\$13.90	\$17.75	\$20.99	\$24.09	\$30.49	\$34.74	\$31.04	\$39.49	\$45.18	\$49.09	\$58.44	\$67.11	\$37.87	\$50.23	\$61.03	\$72.15	\$94.24	\$108.24	60
61	\$14.82	\$18.82	\$22.19	\$25.49	\$32.31	\$36.81	\$32.60	\$41.43	\$47.38	\$51.48	\$62.03	\$71.25	\$39.46	\$52.43	\$63.78	\$75.52	\$98.80	\$113.54	61
62	\$15.72 \$17.37	\$19.89 \$21.99	\$23.35 \$25.84	\$26.87 \$29.76	\$34.12 \$37.77	\$38.87 \$43.04	\$34.28 \$36.22	\$43.49 \$45.93	\$49.74 \$52.49	\$53.98 \$56.95	\$65.88 \$70.95	\$75.61 \$81.40	\$41.07 \$44.04	\$54.69 \$58.56	\$66.68 \$71.31	\$79.00 \$84.32	\$103.59 \$110.19	\$119.11 \$126.54	62 63
64	\$17.37	\$24.09	\$28.33	\$32.63	\$41.46	\$47.25	\$38.26	\$48.48	\$55.40	\$60.09	\$76.45	\$87.60	\$47.25	\$62.71	\$76.26	\$89.97	\$117.21	\$134.48	64
65	\$20.67	\$26.19	\$30.82	\$35.48	\$45.11	\$51.43	\$40.39	\$51.19	\$58.48	\$63.38	\$82.37	\$94.30	\$50.68	\$67.13	\$81.57	\$95.99	\$124.67	\$142.88	65
66	\$22.32	\$28.30	\$33.28	\$38.36	\$48.77	\$55.59	\$42.66	\$54.04	\$61.71	\$66.88	\$88.74	\$101.52	\$54.36	\$71.90	\$87.22	\$102.42	\$132.59	\$151.80	66
67	\$23.97	\$30.40	\$35.77	\$41.24	\$52.43	\$59.76	\$45.05	\$57.08	\$65.13	\$70.53	\$95.60	\$109.24	\$58.31	\$77.00	\$93.34	\$109.27	\$141.00	\$161.28	67
68	\$27.20	\$34.61	\$40.78	\$46.89	\$59.48	\$67.75	\$48.54	\$62.03	\$71.63	\$78.49	\$104.82	\$119.56	\$63.58	\$84.12	\$102.07	\$119.01	\$152.78	\$174.41	68
69	\$30.46	\$38.81	\$45.79	\$52.58	\$66.53	\$75.71	\$52.29	\$67.43	\$78.78	\$87.35	\$114.91	\$130.85	\$69.33	\$91.88	\$111.61	\$129.62	\$165.52	\$188.61	69
70 71	\$33.69 \$36.96	\$43.01 \$47.21	\$50.81 \$55.81	\$58.25 \$63.93	\$73.58 \$80.62	\$83.67 \$91.65	\$56.33 \$60.70	\$73.28 \$79.65	\$86.67 \$95.34	\$97.22 \$108.17	\$125.96 \$138.09	\$143.20 \$156.75	\$75.61 \$82.43	\$100.35 \$109.60	\$122.06 \$133.46	\$141.20 \$153.78	\$179.32 \$194.30	\$203.97 \$220.56	70 71
71	\$40.19	\$47.21 \$51.43	\$60.83	\$69.60	\$87.67	\$99.61	\$65.40	\$86.60	\$95.34 \$104.87	\$108.17	\$138.09	\$171.60	\$82.43 \$89.84	\$119.69	\$133.46	\$153.78	\$194.30	\$220.56	71
73	\$46.06	\$59.21	\$70.28	\$80.17	\$100.52	\$114.00	\$72.45	\$96.31	\$116.94	\$133.83	\$167.68	\$189.84	\$98.64	\$131.91	\$161.22	\$184.57	\$230.97	\$261.31	73
74	\$51.91	\$67.01	\$79.75	\$90.75	\$113.36	\$128.39	\$80.23	\$107.11	\$130.39	\$148.83	\$185.76	\$210.01	\$108.31	\$145.40	\$178.10	\$203.32	\$253.42	\$286.28	74
75	\$57.73	\$74.80	\$89.22	\$101.32	\$126.19	\$142.78	\$88.87	\$119.11	\$145.40	\$165.52	\$205.78	\$232.33	\$118.91	\$160.25	\$196.76	\$223.98	\$278.06	\$313.63	75
76	\$63.58	\$82.60	\$98.70	\$111.86	\$139.03	\$157.17	\$98.44	\$132.46	\$162.12	\$184.07	\$227.96	\$257.00	\$130.59	\$176.61	\$217.39	\$246.75	\$305.10	\$343.62	76
77 78	\$69.43 \$74.83	\$90.35 \$97.57	\$108.17 \$117.01	\$122.44 \$132.36	\$151.87 \$163.97	\$171.57 \$184.99	\$109.02 \$115.91	\$147.35 \$157.05	\$180.79 \$193.01	\$204.68 \$218.39	\$252.54 \$269.07	\$284.33 \$302.54	\$143.43 \$151.42	\$194.62 \$205.94	\$240.19 \$254.55	\$271.85 \$287.93	\$334.75 \$353.99	\$376.48 \$397.55	77 78
78 79	\$74.83 \$80.20	\$97.57 \$104.79	\$117.01 \$125.84	\$132.36 \$142.30	\$163.97 \$176.02	\$184.99 \$198.41	\$115.91 \$123.21	\$157.05 \$167.37	\$193.01 \$206.04	\$218.39 \$233.01	\$269.07 \$286.66	\$302.54 \$321.92	\$151.42 \$159.85	\$205.94 \$217.91	\$254.55 \$269.75	\$287.93 \$304.93	\$353.99 \$374.34	\$397.55 \$419.80	78 79
80	\$85.60	\$111.96	\$134.66	\$152.23	\$188.12	\$211.83	\$130.98	\$178.35	\$219.98	\$248.63	\$305.42	\$342.54	\$168.78	\$230.55	\$285.86	\$304.93	\$395.85	\$443.32	80
81	\$91.00	\$119.17	\$143.53	\$162.15	\$200.19	\$225.25	\$139.23	\$190.09	\$234.85	\$265.29	\$325.40	\$364.47	\$178.19	\$243.94	\$302.93	\$342.02	\$418.57	\$468.13	81
82	\$96.40	\$126.36	\$152.35	\$172.08	\$212.28	\$238.70	\$148.02	\$202.58	\$250.70	\$283.04	\$346.69	\$387.82	\$188.12	\$258.10	\$321.04	\$362.21	\$442.61	\$494.32	82
83	\$103.49	\$135.89	\$164.10	\$185.34	\$228.48	\$256.72	\$157.43	\$215.90	\$267.55	\$301.96	\$369.58	\$413.08	\$199.12	\$273.59	\$340.70	\$384.30	\$469.19	\$523.56	83
84	\$110.57	\$145.43	\$175.87	\$198.61	\$244.72	\$274.76	\$167.42	\$230.10	\$285.53	\$322.17	\$394.00	\$439.99	\$210.76	\$289.99	\$361.59	\$407.72	\$497.35	\$554.50	84
85 86	\$117.66 \$124.74	\$154.95 \$164.48	\$187.61 \$199.38	\$211.89 \$225.15	\$260.95 \$277.19	\$292.81	\$178.07 \$189.35	\$245.23 \$261.34	\$304.71 \$325.18	\$343.71 \$366.71	\$420.04 \$447.78	\$468.67 \$499.20	\$223.08 \$236.12	\$307.40	\$383.75 \$407.25	\$432.55 \$458.91	\$527.24 \$558.90	\$587.29 \$622.03	85 86
86	\$124.74 \$131.81	\$164.48 \$174.02	\$199.38 \$211.11	\$225.15 \$238.41	\$277.19 \$293.39	\$310.85 \$328.87	\$189.35 \$201.34	\$261.34 \$278.48	\$325.18 \$347.01	\$366.71	\$447.78 \$477.30	\$499.20 \$531.76	\$236.12 \$249.89	\$325.83 \$345.36	\$407.25 \$432.22	\$458.91 \$486.88	\$558.90 \$592.47	\$622.03 \$658.83	86 87
88	\$138.51	\$174.02	\$211.11	\$250.41	\$308.56	\$345.87	\$201.34	\$270.40	\$362.82	\$409.10	\$499.27	\$556.28	\$260.17	\$359.46	\$449.94	\$506.87	\$617.05	\$686.26	88
89	\$145.21	\$191.55	\$232.56	\$262.77	\$323.69	\$362.89	\$219.81	\$304.26	\$379.35	\$427.76	\$522.26	\$581.92	\$270.88	\$374.14	\$468.41	\$527.66	\$642.66	\$714.85	89
90	\$151.87	\$200.28	\$243.30	\$274.92	\$338.82	\$379.90	\$229.68	\$318.03	\$396.65	\$447.26	\$546.28	\$608.77	\$282.04	\$389.43	\$487.62	\$549.33	\$669.31	\$744.60	90
91	\$158.57	\$209.04	\$254.00	\$287.08	\$353.96	\$396.91	\$240.00	\$332.42	\$414.73	\$467.67	\$571.42	\$636.83	\$293.65	\$405.35	\$507.61	\$571.87	\$697.09	\$775.61	91
92	\$165.25	\$217.81	\$264.74	\$299.28	\$369.09	\$413.92	\$250.77	\$347.42	\$433.62	\$489.02	\$597.74	\$666.24	\$305.71	\$421.94	\$528.44	\$595.34	\$726.00	\$807.92	92
93	\$169.72	\$223.50	\$271.62	\$307.10	\$378.96	\$424.89	\$256.78	\$355.71	\$443.89	\$500.62	\$612.04	\$682.02	\$312.15	\$430.41	\$538.88	\$607.19	\$740.62	\$823.96	93
94 95	\$174.19	\$229.23	\$278.51	\$314.96	\$388.80	\$435.88	\$262.96	\$364.18	\$454.41	\$512.52	\$626.68	\$698.16	\$318.75	\$439.04	\$549.52	\$619.25	\$755.56	\$840.32	94 95
95 96	\$178.68 \$183.14	\$234.92 \$240.61	\$285.41 \$292.29	\$322.82 \$330.68	\$398.65 \$408.49	\$446.84 \$457.84	\$269.26 \$275.73	\$372.85 \$381.74	\$465.18 \$476.21	\$524.72 \$537.20	\$641.69 \$657.05	\$714.68 \$731.60	\$325.47 \$332.32	\$447.84 \$456.83	\$560.38 \$571.45	\$631.53 \$644.08	\$770.79 \$786.31	\$857.01 \$874.02	95 96
97	\$187.61	\$246.33	\$292.29	\$338.50	\$418.32	\$468.83	\$282.33	\$390.86	\$487.47	\$549.95	\$672.74	\$748.94	\$339.34	\$465.96	\$582.74	\$656.89	\$802.16	\$891.39	97
98	\$192.07	\$252.02	\$306.06	\$346.36	\$428.19	\$479.80	\$289.09	\$400.21	\$498.97	\$562.98	\$688.81	\$766.69	\$346.52	\$475.27	\$594.25	\$669.96	\$818.33	\$909.11	98
99	\$196.53	\$257.72	\$312.95	\$354.22	\$438.01	\$490.79	\$296.01	\$409.78	\$510.74	\$576.33	\$705.28	\$784.86	\$353.86	\$484.78	\$605.99	\$683.28	\$834.82	\$927.19	99
100+	\$200.99	\$263.44	\$319.85	\$362.08	\$447.88	\$501.75	\$303.09	\$419.58	\$522.81	\$590.01	\$722.12	\$803.45	\$361.37	\$494.48	\$617.96	\$696.86	\$851.64	\$945.63	100-

					Annual Prer	mium per \$3	800 Monthly I	Benefit Amo		% Phase 1 I	ncrease (Re	sulting in 10	% Cumulativ	e Increase)					
Issue			Future Purc						uto 3% Com	pound Inflati					ıto 5% Comp				Iss
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	A
25	\$25.62	\$32.67	\$38.38	\$43.11	\$52.82	\$59.27	\$38.62	\$49.91	\$59.51	\$68.24	\$85.86	\$97.39	\$77.35	\$101.28	\$122.05	\$142.09	\$182.04	\$207.17	1 3
26	\$25.74	\$32.79	\$38.74	\$43.47	\$53.20	\$59.75	\$39.23	\$50.77	\$60.48	\$69.47	\$87.44	\$99.22	\$78.21	\$102.50	\$123.51	\$143.78	\$184.35	\$209.85	1 3
27	\$25.99	\$33.03	\$38.98	\$43.71	\$53.68	\$60.24	\$39.83	\$51.61	\$61.45	\$70.68	\$89.01	\$101.04	\$79.18	\$103.71	\$124.96	\$145.49	\$186.65	\$212.52	
28	\$26.11	\$33.28	\$39.23	\$44.09 \$44.45	\$54.04 \$54.53	\$60.72	\$40.44 \$41.05	\$52.46	\$62.55	\$71.90	\$90.60	\$102.86	\$80.15	\$104.93	\$126.42	\$147.31	\$188.96	\$215.31	
29 30	\$26.24 \$26.36	\$33.52 \$33.64	\$39.47 \$39.83	\$44.45	\$54.89	\$61.33 \$61.81	\$41.05 \$41.66	\$53.32 \$54.16	\$63.64 \$64.72	\$73.11 \$74.32	\$92.17 \$93.87	\$104.68 \$106.62	\$81.13 \$82.09	\$106.14 \$107.35	\$127.88 \$129.46	\$149.13 \$150.95	\$191.39 \$193.82	\$218.11 \$220.90	
31	\$26.48	\$33.88	\$40.07	\$45.06	\$55.37	\$62.30	\$42.26	\$55.01	\$65.82	\$75.54	\$95.57	\$108.57	\$83.06	\$107.33	\$131.03	\$150.95	\$195.62	\$223.70	
32	\$26.60	\$34.12	\$40.07	\$45.42	\$55.74	\$62.79	\$42.20	\$55.86	\$66.91	\$76.87	\$97.27	\$110.51	\$84.04	\$100.57	\$132.62	\$154.59	\$198.67	\$226.61	
33	\$26.84	\$34.36	\$40.56	\$45.66	\$56.10	\$63.27	\$43.71	\$56.72	\$68.00	\$78.21	\$98.98	\$112.57	\$85.01	\$111.24	\$134.19	\$156.54	\$201.22	\$229.53	
34	\$26.96	\$34.49	\$40.92	\$46.02	\$56.60	\$63.76	\$44.45	\$57.68	\$69.10	\$79.54	\$100.79	\$114.64	\$85.98	\$112.57	\$135.77	\$158.48	\$203.78	\$232.44	
35	\$27.08	\$34.73	\$41.17	\$46.39	\$56.96	\$64.24	\$45.18	\$58.65	\$70.31	\$80.88	\$102.50	\$116.58	\$86.96	\$113.92	\$137.35	\$160.42	\$206.33	\$235.48	
36	\$27.32	\$35.10	\$41.66	\$46.99	\$57.81	\$65.09	\$46.15	\$59.75	\$71.78	\$82.58	\$104.68	\$119.13	\$88.17	\$115.49	\$139.17	\$162.61	\$209.24	\$238.88	
37	\$27.57	\$35.59	\$42.26	\$47.61	\$58.65	\$66.07	\$47.12	\$60.84	\$73.23	\$84.28	\$106.87	\$121.68	\$89.38	\$117.07	\$141.11	\$164.79	\$212.16	\$242.28	
38	\$27.93	\$35.95	\$42.75	\$48.21	\$59.39	\$66.91	\$48.09	\$62.05	\$74.69	\$86.10	\$109.18	\$124.36	\$90.60	\$118.65	\$143.06	\$167.10	\$215.19	\$245.80	
39	\$28.17	\$36.31	\$43.23	\$48.82	\$60.24	\$67.88	\$49.06	\$63.27	\$76.14	\$87.92	\$111.49	\$127.03	\$91.81	\$120.23	\$145.00	\$169.41	\$218.23	\$249.32	
40	\$28.41	\$36.80	\$43.84	\$49.42	\$60.96	\$68.86	\$50.16	\$64.48	\$77.73	\$89.75	\$113.92	\$129.82	\$93.03	\$121.80	\$146.94	\$171.72	\$221.27	\$252.84	
41	\$28.78	\$37.16	\$44.33	\$50.03	\$61.81	\$69.71	\$51.25	\$65.70	\$79.30	\$91.56	\$116.34	\$132.62	\$94.24	\$123.39	\$148.89	\$174.02	\$224.42	\$256.48	
42	\$29.03	\$37.64	\$44.81	\$50.64	\$62.67	\$70.68	\$52.34	\$66.91	\$80.88	\$93.51	\$118.77	\$135.53	\$95.45	\$125.08	\$150.95	\$176.45	\$227.58	\$260.13	
43	\$29.27	\$38.02	\$45.42	\$51.25	\$63.39	\$71.53	\$53.44	\$68.24	\$82.46	\$95.45	\$121.32	\$138.45	\$96.67	\$126.79	\$153.01	\$178.88	\$230.74	\$263.89	
44	\$29.51	\$38.38	\$45.90	\$51.85	\$64.24	\$72.50	\$54.53	\$69.59	\$84.16	\$97.39	\$123.87	\$141.48	\$98.00	\$128.48	\$155.08	\$181.31	\$234.01	\$267.65	
45	\$29.88	\$38.86	\$46.39	\$52.46	\$64.97	\$73.35	\$55.86	\$70.92	\$85.86	\$99.46	\$126.67	\$144.52	\$99.22	\$130.19	\$157.15	\$183.87	\$237.29	\$271.41	
46	\$30.36	\$39.59	\$47.49	\$53.68	\$66.55	\$75.17	\$58.65	\$74.57	\$89.75	\$103.35	\$129.94	\$148.28	\$100.79	\$132.25	\$159.70	\$186.90	\$241.18	\$275.91	
47	\$30.84	\$40.44	\$48.46	\$54.89	\$68.12	\$76.99	\$61.69	\$78.33	\$93.75		\$133.22	\$152.16	\$102.38	\$134.31	\$162.24	\$189.94	\$245.19	\$280.52	
48	\$31.45	\$41.17	\$49.54	\$56.10	\$69.71	\$78.82	\$64.85	\$82.34	\$98.00	\$111.49	\$136.62	\$156.05	\$103.95	\$136.50	\$164.79	\$192.97	\$249.19	\$285.14	
49	\$31.94 \$32.55	\$42.02	\$50.52	\$57.32 \$58.53	\$71.28	\$80.52 \$82.34	\$68.12	\$86.59 \$90.96	\$102.50	\$115.85	\$140.14	\$160.06	\$105.53	\$138.69	\$167.46	\$196.13	\$253.32	\$289.87 \$294.73	
50 51	\$32.55 \$33.03	\$42.75 \$43.59	\$51.61 \$52.58	\$58.53 \$59.75	\$72.86 \$74.45	\$82.34 \$84.16	\$71.53 \$75.17	\$90.96 \$95.57	\$107.11 \$111.97	\$120.35 \$124.96	\$143.78 \$147.43	\$164.19 \$168.43	\$107.23 \$108.93	\$140.87 \$143.06	\$170.14 \$172.81	\$199.29 \$202.57	\$257.46 \$261.70	\$294.73 \$299.60	
52	\$33.64	\$44.33	\$53.68	\$60.96	\$74.45	\$85.98	\$78.94	\$100.43	\$117.07	\$124.96	\$147.43	\$172.81	\$108.93	\$145.37	\$172.81	\$202.57	\$266.08	\$299.60	
53	\$34.12	\$45.18	\$54.65	\$62.17	\$77.48	\$87.80	\$82.94	\$100.43	\$122.41	\$134.79	\$151.20	\$177.30	\$112.33	\$145.57	\$178.40	\$205.64	\$270.45	\$309.67	
54	\$34.61	\$45.10	\$55.74	\$63.39	\$79.06	\$89.50	\$87.20	\$110.88	\$128.00	\$140.02	\$159.08	\$181.92	\$114.16	\$149.97	\$181.19	\$212.52	\$274.95	\$314.78	
55	\$35.22	\$46.75	\$56.72	\$64.48	\$80.64	\$91.32	\$91.69	\$116.58	\$133.71	\$145.49	\$163.10	\$186.65	\$115.97	\$152.41	\$183.99	\$215.92	\$279.55	\$320.11	
56	\$38.62	\$50.77	\$61.20	\$69.71	\$87.44	\$99.10	\$96.18	\$122.29	\$140.26	\$152.53	\$173.05	\$198.19	\$120.84	\$159.08	\$192.24	\$226.00	\$293.04	\$335.79	
57	\$42.02	\$54.77	\$65.58	\$74.93	\$94.24	\$106.99	\$100.91	\$128.36	\$147.06	\$159.94	\$183.61	\$210.45	\$125.81	\$166.01	\$200.86	\$236.45	\$307.24	\$352.18	
58	\$45.42	\$58.65	\$69.95	\$80.15	\$101.04	\$114.76	\$105.90	\$134.67	\$154.23	\$167.71	\$194.91	\$223.45	\$131.03	\$173.17	\$209.85	\$247.37	\$322.06	\$369.42	
59	\$48.82	\$62.67	\$74.45	\$85.37	\$107.84	\$122.53	\$111.12	\$141.36	\$161.76	\$175.85	\$206.81	\$237.29	\$136.50	\$180.71	\$219.32	\$258.91	\$337.60	\$387.52	
60	\$52.22	\$66.67	\$78.82	\$90.48	\$114.52	\$130.43	\$116.58	\$148.28	\$169.65	\$184.35	\$219.44	\$251.99	\$142.21	\$188.60	\$229.15	\$270.93	\$353.88	\$406.46	
61	\$55.62	\$70.68	\$83.30	\$95.70	\$121.32	\$138.20	\$122.41	\$155.56	\$177.91	\$193.34	\$232.93	\$267.53	\$148.16	\$196.86	\$239.48	\$283.56	\$371.00	\$426.37	
62	\$59.02	\$74.69	\$87.68	\$100.91	\$128.12	\$145.97	\$128.72	\$163.34	\$186.78	\$202.69	\$247.37	\$283.93	\$154.23	\$205.36	\$250.40	\$296.68	\$388.97	\$447.26	
63	\$65.21	\$82.58	\$97.03	\$111.73	\$141.85	\$161.63	\$136.02	\$172.45	\$197.10	\$213.85	\$266.44	\$305.67	\$165.40	\$219.92	\$267.77	\$316.59	\$413.74	\$475.20	
64	\$71.41	\$90.48	\$106.38	\$122.53	\$155.68	\$177.42	\$143.66	\$182.04	\$208.03	\$225.63	\$287.09	\$328.98	\$177.42	\$235.48	\$286.35	\$337.84	\$440.10	\$504.94	
65	\$77.61	\$98.36	\$115.73	\$133.22	\$169.41	\$193.09	\$151.68	\$192.24	\$219.56	\$238.02	\$309.31	\$354.12	\$190.30	\$252.11	\$306.27	\$360.44	\$468.15	\$536.53	
66	\$83.80	\$106.26	\$124.96	\$144.02	\$183.13	\$208.76	\$160.18	\$202.93	\$231.70	\$251.14	\$333.23	\$381.21	\$204.14	\$269.96	\$327.53	\$384.60	\$497.90	\$570.04	
67	\$89.99	\$114.16	\$134.31	\$154.84	\$196.86	\$224.42	\$169.17	\$214.35	\$244.59	\$264.86	\$358.97	\$410.22	\$218.96	\$289.15	\$350.47	\$410.34	\$529.47	\$605.62	
68	\$102.14	\$129.94	\$153.13	\$176.09	\$223.33	\$254.42	\$182.28	\$232.93	\$268.99	\$294.73	\$393.59	\$448.97	\$238.76	\$315.87	\$383.26	\$446.90	\$573.68	\$654.93	
69	\$114.40	\$145.73	\$171.96	\$197.46	\$249.80	\$284.30	\$196.37	\$253.20	\$295.82	\$328.01	\$431.48	\$491.35	\$260.37	\$345.02	\$419.09	\$486.73	\$621.53	\$708.24	1
70	\$126.54	\$161.51	\$190.78	\$218.71	\$276.28	\$314.16	\$211.55	\$275.19	\$325.46	\$365.05	\$473.01	\$537.74	\$283.93	\$376.83	\$458.32	\$530.21	\$673.39	\$765.92	
71 72	\$138.81 \$150.95	\$177.30 \$193.09	\$209.61 \$228.43	\$240.09 \$261.34	\$302.75 \$329.22	\$344.16 \$374.03	\$227.94 \$245.55	\$299.11 \$325.22	\$358.01 \$393.83	\$406.22 \$451.88	\$518.55 \$568.34	\$588.62 \$644.36	\$309.55 \$337.36	\$411.57 \$449.45	\$501.18 \$547.93	\$577.45 \$629.06	\$729.61 \$790.45	\$828.22 \$895.62	
72	\$150.95 \$172.93	\$193.09 \$222.35	\$228.43 \$263.89	\$261.34 \$301.05	\$329.22	\$374.03 \$428.08	\$245.55 \$272.03	\$325.22 \$361.65	\$393.83 \$439.13	\$451.88 \$502.52	\$568.34 \$629.66	\$644.36 \$712.86	\$337.36	\$449.45 \$495.35	\$547.93 \$605.37	\$629.06 \$693.06	\$790.45 \$867.33	\$895.62	
74	\$172.93 \$194.91	\$251.63	\$299.48	\$340.76	\$425.65	\$428.08	\$272.03	\$402.20	\$489.64	\$558.87	\$697.55	\$788.63	\$406.70	\$546.00	\$668.77	\$763.49	\$951.60		
75	\$216.77	\$280.90	\$335.05	\$380.47	\$473.86	\$536.16	\$333.72	\$447.26	\$546.00	\$621.53	\$772.73	\$872.42	\$446.53	\$601.73	\$738.84	\$841.09		\$1,074.99	
76	\$238.76	\$310.16	\$370.63	\$420.06	\$522.07	\$590.19	\$369.67	\$497.42	\$608.78	\$691.24	\$856.03	\$965.09	\$490.38	\$663.18	\$816.32	\$926.59	\$1,145.66		
77	\$260.73	\$339.31	\$406.22	\$459.77	\$570.28	\$644.24	\$409.38	\$553.28	\$678.85	\$768.59	\$948.32		\$538.58	\$730.83	\$901.93	\$1,020.82			
78	\$281.02	\$366.39	\$439.37	\$497.06	\$615.70	\$694.64	\$435.24	\$589.71	\$724.76	\$820.08	\$1,010.38		\$568.58	\$773.33	\$955.86	\$1,081.18	\$1,329.28	\$1,492.87	
79	\$301.17	\$393.47	\$472.53	\$534.34	\$661.00	\$745.03	\$462.68	\$628.45	\$773.70	\$874.97	\$1,076.45		\$600.28	\$818.27	\$1,012.94	\$1,145.06	\$1,405.67	\$1,576.41	
80	\$321.45	\$420.42	\$505.68	\$571.62	\$706.42	\$795.43	\$491.83	\$669.75	\$826.03	\$933.64	\$1,146.88		\$633.80	\$865.74	\$1,073.41	\$1,212.70			
81	\$341.74	\$447.50	\$538.96	\$608.91	\$751.72	\$845.83	\$522.80	\$713.82	\$881.89	\$996.17			\$669.13	\$916.03			\$1,571.80		
82	\$362.01	\$474.46	\$572.10	\$646.18	\$797.14	\$896.35	\$555.83	\$760.71	\$941.40	\$1,062.84	\$1,301.84	\$1,456.31	\$706.42	\$969.21	\$1,205.53	\$1,360.13	\$1,662.02	\$1,856.21	
83	\$388.61	\$510.29	\$616.19	\$695.97	\$857.98	\$964.00	\$591.17	\$810.73					\$747.70	\$1,027.38	\$1,279.37	\$1,443.07			
84	\$415.21	\$546.12	\$660.40	\$745.77	\$918.94	\$1,031.76	\$628.69	\$864.05	\$1,072.19				\$791.43	\$1,088.96					
85	\$441.80	\$581.82	\$704.47	\$795.67	\$979.90	\$1,099.52	\$668.65	\$920.88					\$837.69	\$1,154.29	\$1,441.01	\$1,624.26		\$2,205.35	
86	\$468.39	\$617.64	\$748.68				\$711.03			\$1,377.01			\$886.63				\$2,098.72		
87	\$494.99	\$653.47	\$792.76		\$1,101.71	\$1,234.93		\$1,045.72		\$1,469.18			\$938.37		\$1,623.05			\$2,473.98	
88	\$520.12	\$686.38	\$833.07	\$940.92	\$1,158.66	\$1,298.80	\$789.97	\$1,093.08	\$1,362.44	\$1,536.22	\$1,874.80	\$2,088.89	\$976.99	\$1,349.81	\$1,689.60	\$1,903.33		\$2,576.96	
89	\$545.27	\$719.29	\$873.28		\$1,215.49	\$1,362.68		\$1,142.50					\$1,017.18		\$1,758.93		\$2,413.26	\$2,684.31	
90	\$570.28	\$752.08	\$913.59	\$1,032.36		\$1,426.56		\$1,194.24	\$1,489.47		\$2,051.37		\$1,059.08	\$1,462.38	\$1,831.07	\$2,062.78	\$2,513.32		
91	\$595.42	\$784.99	\$953.79			\$1,490.43		\$1,248.28	\$1,557.35	<b>+</b> .,. • • · · ·	\$2,145.73		\$1,102.67	\$1,522.13	\$1,906.12	\$2,147.42			
92	\$620.55	\$817.89	\$994.10		\$1,386.00	\$1,554.31		\$1,304.63			\$2,244.57		\$1,147.97	\$1,584.43	\$1,984.33	\$2,235.59		\$3,033.81	
93	\$637.32	\$839.27			\$1,423.04	\$1,595.48		\$1,335.72	\$1,666.89		\$2,298.25	\$2,561.05	\$1,172.14	\$1,616.24	\$2,023.56	\$2,280.04	\$2,781.10	\$3,094.05	
94	\$654.07	\$860.77				\$1,636.77		\$1,367.53	\$1,706.35				\$1,196.91	\$1,648.67	\$2,063.51	\$2,325.33			
95	\$670.96	\$882.15	\$1,071.71		\$1,496.99	\$1,677.94		\$1,400.08	\$1,746.79		\$2,409.62		\$1,222.18	\$1,681.70	\$2,104.31	\$2,371.48		\$3,218.16	
96 97	\$687.72			\$1,241.72		\$1,719.22		\$1,433.48			\$2,467.30			\$1,715.46		\$2,418.60	\$2,952.70	\$3,282.04	
97	\$704.47 \$721.24			\$1,271.12 \$1,300.62		\$1,760.52 \$1,801.68		\$1,467.72	\$1,830.47 \$1,873.70		\$2,526.19	\$2,812.30 \$2,878.98	\$1,274.27	\$1,749.70 \$1,784.68			\$3,012.20 \$3.072.92	\$3,347.26 \$3,413.80	
30				\$1,300.62							\$2,586.55				\$2,231.46				
99	\$737.99																		

F				N	Monthly Pren	nium per \$3	800 Monthly E			% Phase 1 Ir		sulting in 10	% Cumulativ	e Increase)					
Issue			Future Purch		7.7	1.7.		Aut	o 3% Comp	ound Inflatio	n	1.7	0.1/			ound Inflatio			Issue
Age 25	2 Year \$2.98	3 Year \$3.64	4 Year \$4.20	5 Year \$4.66	7 Year \$5.68	Lifetime \$6.36	2 Year \$4.46	3 Year \$5.52	4 Year \$6.46	5 Year \$7.33	7 Year \$9.14	Lifetime \$10.37	2 Year \$8.61	3 Year \$10.86	4 Year \$12.84	5 Year \$14.80	7 Year \$18.82	Lifetime \$21.36	Age 25
26	\$2.99	\$3.66	\$4.24	\$4.70	\$5.72	\$6.41	\$4.52	\$5.61	\$6.57	\$7.45	\$9.31	\$10.56	\$8.71	\$10.99	\$12.99	\$14.97	\$19.06	\$21.64	26
27 28	\$3.01 \$3.03	\$3.69 \$3.71	\$4.26 \$4.29	\$4.74 \$4.77	\$5.76 \$5.81	\$6.47 \$6.52	\$4.59 \$4.65	\$5.70 \$5.79	\$6.68 \$6.79	\$7.57 \$7.69	\$9.47 \$9.64	\$10.75 \$10.93	\$8.81 \$8.91	\$11.12 \$11.25	\$13.15 \$13.30	\$15.16 \$15.35	\$19.31 \$19.55	\$21.91 \$22.20	27 28
29	\$3.05	\$3.73	\$4.32	\$4.81	\$5.85	\$6.57	\$4.72	\$5.87	\$6.90	\$7.82	\$9.80	\$11.13	\$9.02	\$11.39	\$13.45	\$15.53	\$19.79	\$22.48	29
30	\$3.06	\$3.76	\$4.36	\$4.84	\$5.91 \$5.95	\$6.62	\$4.80	\$5.97	\$7.01	\$7.95	\$9.98	\$11.33	\$9.13	\$11.52	\$13.62	\$15.72	\$20.04	\$22.77	30 31
31 32	\$3.08 \$3.09	\$3.78 \$3.81	\$4.38 \$4.41	\$4.87 \$4.91	\$5.95 \$6.00	\$6.68 \$6.73	\$4.87 \$4.95	\$6.07 \$6.17	\$7.12 \$7.24	\$8.09 \$8.22	\$10.15 \$10.33	\$11.53 \$11.73	\$9.24 \$9.35	\$11.65 \$11.79	\$13.78 \$13.95	\$15.91 \$16.10	\$20.30 \$20.55	\$23.07 \$23.36	31
33	\$3.11	\$3.83	\$4.44	\$4.95	\$6.04	\$6.78	\$5.03	\$6.27	\$7.36	\$8.35	\$10.51	\$11.94	\$9.46	\$11.94	\$14.11	\$16.30	\$20.81	\$23.66	33
34 35	\$3.12 \$3.15	\$3.85 \$3.87	\$4.47 \$4.50	\$4.98 \$5.02	\$6.08 \$6.13	\$6.83 \$6.89	\$5.10 \$5.18	\$6.37 \$6.47	\$7.48 \$7.59	\$8.49 \$8.65	\$10.69 \$10.87	\$12.14 \$12.35	\$9.57 \$9.68	\$12.08 \$12.22	\$14.28 \$14.45	\$16.50 \$16.71	\$21.08 \$21.33	\$23.97 \$24.29	34 35
36	\$3.18	\$3.92	\$4.55	\$5.02	\$6.22	\$6.99	\$5.16	\$6.60	\$7.74	\$8.82	\$11.10	\$12.33	\$9.81	\$12.22	\$14.45	\$16.71	\$21.63	\$24.29	36
37	\$3.20	\$3.96	\$4.62	\$5.15	\$6.30	\$7.08	\$5.38	\$6.73	\$7.90	\$9.01	\$11.33	\$12.88	\$9.94	\$12.55	\$14.85	\$17.17	\$21.93	\$24.98	37
38 39	\$3.23 \$3.27	\$4.02 \$4.06	\$4.68 \$4.73	\$5.21 \$5.28	\$6.39 \$6.47	\$7.18 \$7.28	\$5.48 \$5.59	\$6.86 \$7.00	\$8.05 \$8.22	\$9.20 \$9.38	\$11.57 \$11.81	\$13.16 \$13.44	\$10.08 \$10.21	\$12.72 \$12.88	\$15.05 \$15.25	\$17.40 \$17.64	\$22.24 \$22.55	\$25.33 \$25.70	38 39
40	\$3.30	\$4.10	\$4.79	\$5.35	\$6.56	\$7.38	\$5.70	\$7.13	\$8.38	\$9.58	\$12.07	\$13.73	\$10.34	\$13.06	\$15.46	\$17.89	\$22.87	\$26.06	40
41	\$3.33	\$4.15	\$4.85	\$5.41	\$6.64	\$7.48	\$5.81	\$7.27	\$8.55	\$9.78	\$12.32	\$14.03	\$10.48	\$13.23	\$15.66	\$18.13	\$23.19	\$26.43	41
42 43	\$3.37 \$3.40	\$4.19 \$4.24	\$4.91 \$4.96	\$5.48 \$5.54	\$6.73 \$6.82	\$7.58 \$7.68	\$5.92 \$6.03	\$7.41 \$7.56	\$8.72 \$8.90	\$9.98 \$10.19	\$12.58 \$12.85	\$14.32 \$14.63	\$10.63 \$10.77	\$13.41 \$13.59	\$15.87 \$16.08	\$18.38 \$18.63	\$23.52 \$23.85	\$26.81 \$27.19	42 43
44	\$3.43	\$4.28	\$5.02	\$5.62	\$6.91	\$7.78	\$6.14	\$7.70	\$9.08	\$10.40	\$13.12	\$14.94	\$10.91	\$13.77	\$16.30	\$18.89	\$24.19	\$27.58	44
45	\$3.47	\$4.33	\$5.08	\$5.69	\$6.99	\$7.88	\$6.26	\$7.85	\$9.25	\$10.60	\$13.40	\$15.26	\$11.06	\$13.96	\$16.52	\$19.15	\$24.53	\$27.98	45
46 47	\$3.52 \$3.59	\$4.42 \$4.51	\$5.19 \$5.30	\$5.81 \$5.94	\$7.16 \$7.33	\$8.06 \$8.26	\$6.53 \$6.82	\$8.20 \$8.55	\$9.61 \$9.99	\$10.96 \$11.32	\$13.74 \$14.09	\$15.65 \$16.06	\$11.23 \$11.41	\$14.18 \$14.41	\$16.79 \$17.05	\$19.46 \$19.78	\$24.94 \$25.36	\$28.45 \$28.92	46 47
48	\$3.65	\$4.60	\$5.41	\$6.07	\$7.49	\$8.45	\$7.12	\$8.91	\$10.37	\$11.69	\$14.45	\$16.48	\$11.58	\$14.64	\$17.33	\$20.10	\$25.77	\$29.40	48
49 50	\$3.71 \$3.77	\$4.69 \$4.77	\$5.52 \$5.64	\$6.20 \$6.34	\$7.66 \$7.83	\$8.65 \$8.83	\$7.43 \$7.74	\$9.30 \$9.69	\$10.78 \$11.20	\$12.08 \$12.47	\$14.83 \$15.21	\$16.91 \$17.35	\$11.77 \$11.96	\$14.87 \$15.11	\$17.60 \$17.89	\$20.43 \$20.76	\$26.20 \$26.63	\$29.90 \$30.39	49 50
51	\$3.84	\$4.77	\$5.75	\$6.47	\$8.00	\$9.03	\$8.09	\$10.11	\$11.64	\$12.47	\$15.60	\$17.80	\$12.14	\$15.11	\$18.17	\$20.76	\$27.07	\$30.39	51
52	\$3.89	\$4.95	\$5.86	\$6.59	\$8.16	\$9.22	\$8.44	\$10.54	\$12.09	\$13.31	\$15.99	\$18.26	\$12.33	\$15.60	\$18.46	\$21.44	\$27.52	\$31.42	52
53 54	\$3.96 \$4.03	\$5.04 \$5.13	\$5.97 \$6.08	\$6.72 \$6.85	\$8.34 \$8.50	\$9.42 \$9.60	\$8.80 \$9.19	\$10.99 \$11.46	\$12.56 \$13.06	\$13.75 \$14.20	\$16.40 \$16.82	\$18.73 \$19.22	\$12.53 \$12.73	\$15.85 \$16.10	\$18.76 \$19.05	\$21.79 \$22.14	\$27.97 \$28.44	\$31.94 \$32.47	53 54
55	\$4.08	\$5.21	\$6.20	\$6.99	\$8.67	\$9.79	\$9.58	\$11.96	\$13.56	\$14.67	\$17.26	\$19.67	\$12.93	\$16.35	\$19.36	\$22.50	\$28.91	\$33.01	55
56	\$4.48	\$5.65	\$6.69	\$7.55	\$9.39	\$10.64	\$10.05	\$12.54	\$14.21	\$15.38	\$18.32	\$20.88	\$13.46	\$17.06	\$20.23	\$23.54	\$30.31	\$34.63	56
57 58	\$4.87 \$5.27	\$6.11 \$6.55	\$7.17 \$7.66	\$8.11 \$8.67	\$10.13 \$10.86	\$11.47 \$12.31	\$10.55 \$11.07	\$13.15 \$13.78	\$14.89 \$15.61	\$16.12 \$16.89	\$19.43 \$20.61	\$22.17 \$23.53	\$14.03 \$14.61	\$17.80 \$18.57	\$21.14 \$22.09	\$24.63 \$25.77	\$31.77 \$33.30	\$36.32 \$38.09	57 58
59	\$5.67	\$7.00	\$8.14	\$9.24	\$11.58	\$13.15	\$11.61	\$14.45	\$16.36	\$17.69	\$21.87	\$24.98	\$15.21	\$19.37	\$23.08	\$26.97	\$34.90	\$39.95	59
60 61	\$6.06 \$6.45	\$7.44 \$7.89	\$8.61 \$9.10	\$9.80 \$10.36	\$12.32 \$13.05	\$13.98 \$14.82	\$12.18 \$12.77	\$15.16 \$15.90	\$17.15 \$17.97	\$18.54 \$19.43	\$23.20 \$24.62	\$26.52 \$28.16	\$15.84 \$16.50	\$20.22 \$21.10	\$24.11 \$25.19	\$28.23 \$29.54	\$36.59 \$38.35	\$41.91 \$43.96	60 61
62	\$6.45 \$6.84	\$8.33	\$9.10	\$10.36	\$13.77	\$15.66	\$13.38	\$16.67	\$18.85	\$20.35	\$26.11	\$29.89	\$17.17	\$21.10	\$26.33	\$30.89	\$40.21	\$45.96	62
63	\$7.57	\$9.21	\$10.60	\$12.09	\$15.26	\$17.35	\$14.11	\$17.58	\$19.89	\$21.95	\$28.13	\$32.16	\$18.41	\$23.58	\$28.17	\$32.96	\$42.76	\$48.99	63
64 65	\$8.28 \$9.00	\$10.09 \$10.98	\$11.63 \$12.65	\$13.26 \$14.42	\$16.73 \$18.21	\$19.03 \$20.70	\$14.89 \$15.72	\$18.55 \$19.57	\$20.98 \$22.12	\$23.67 \$25.53	\$30.31 \$32.65	\$34.62 \$37.26	\$19.76 \$21.19	\$25.26 \$27.04	\$30.13 \$32.23	\$35.17 \$37.52	\$45.47 \$48.37	\$52.05 \$55.31	64 65
66	\$9.71	\$11.86	\$13.66	\$15.59	\$19.69	\$22.39	\$16.59	\$20.65	\$23.33	\$27.53	\$35.17	\$40.11	\$22.73	\$28.95	\$34.47	\$40.04	\$51.45	\$58.76	66
67	\$10.44	\$12.74	\$14.69	\$16.75	\$21.16	\$24.07	\$17.51	\$21.79	\$24.61	\$29.71	\$37.88	\$43.18	\$24.38	\$31.00	\$36.86	\$42.72	\$54.73	\$62.43	67
68 69	\$11.86 \$13.27	\$14.50 \$16.26	\$16.74 \$18.80	\$19.06 \$21.36	\$24.01 \$26.86	\$27.28 \$30.49	\$19.27 \$21.21	\$24.07 \$26.58	\$27.43 \$30.59	\$32.71 \$36.03	\$41.54 \$45.53	\$47.26 \$51.72	\$26.58 \$28.97	\$33.86 \$36.98	\$40.30 \$44.07	\$46.53 \$50.68	\$59.29 \$64.23	\$67.50 \$72.99	68 69
70	\$14.69	\$18.02	\$20.86	\$23.67	\$29.70	\$33.69	\$23.33	\$29.35	\$34.11	\$39.67	\$49.91	\$56.61	\$31.59	\$40.39	\$48.18	\$55.20	\$69.59	\$78.91	70
71	\$16.10	\$19.78	\$22.91	\$25.98	\$32.55	\$36.91	\$25.67	\$32.41	\$38.03	\$43.68	\$54.71	\$61.95	\$34.44	\$44.11	\$52.68	\$60.12	\$75.38	\$85.33	71
72 73	\$17.52 \$20.06	\$21.54 \$24.81	\$24.97 \$28.85	\$28.28 \$32.58	\$35.40 \$40.58	\$40.12 \$45.91	\$28.24 \$31.30	\$35.78 \$39.81	\$42.39 \$47.28	\$48.10 \$53.50	\$59.98 \$66.46	\$67.82 \$75.03	\$37.55 \$41.24	\$48.17 \$53.09	\$57.61 \$63.65	\$65.47 \$72.13	\$81.68 \$89.62	\$92.28 \$101.10	72 73
74	\$22.62	\$28.06	\$32.75	\$36.87	\$45.76	\$51.71	\$34.68	\$44.29	\$52.72	\$59.51	\$73.63	\$83.01	\$45.29	\$58.51	\$70.31	\$79.46	\$98.33	\$110.76	74
75 76	\$25.16 \$27.71	\$31.33 \$34.58	\$36.63 \$40.51	\$41.17 \$45.46	\$50.94 \$56.13	\$57.51 \$63.31	\$38.45 \$42.61	\$49.27 \$54.81	\$58.80 \$65.57	\$66.19 \$73.61	\$81.58 \$90.38	\$91.84 \$101.61	\$49.73 \$54.60	\$64.48 \$71.07	\$77.68 \$85.82	\$87.54 \$96.44	\$107.89 \$118.37	\$121.34 \$132.94	75 76
77	\$30.25	\$37.85	\$44.41	\$49.76	\$61.31	\$69.10	\$47.23	\$60.97	\$73.14	\$81.86	\$100.13	\$112.41	\$59.95	\$78.32	\$94.81	\$106.24	\$129.87	\$145.65	77
78	\$32.60	\$40.87	\$48.04	\$53.80	\$66.19	\$74.50	\$50.26	\$65.01	\$78.10	\$87.35	\$106.69	\$119.61	\$63.29	\$82.86	\$100.47	\$112.51	\$137.31	\$153.79	78
79 80	\$34.96 \$37.31	\$43.88 \$46.89	\$51.66 \$55.29	\$57.83 \$61.86	\$71.06 \$75.94	\$79.92 \$85.32	\$53.47 \$56.89	\$69.31 \$73.90	\$83.39 \$89.05	\$93.21 \$99.47	\$113.67 \$121.11	\$127.28 \$135.44	\$66.83 \$70.54	\$87.67 \$92.76	\$106.47 \$112.83	\$119.15 \$126.18	\$145.19 \$153.52	\$162.39 \$171.47	79 80
81	\$39.66	\$49.91	\$58.92	\$65.90	\$80.82	\$90.73	\$60.53	\$78.78	\$95.08	\$106.15	\$129.04	\$144.12	\$74.47	\$98.15	\$119.56	\$133.63	\$162.33	\$181.05	81
82 83	\$42.01 \$45.10	\$52.92 \$56.91	\$62.54 \$67.36	\$69.93 \$75.32	\$85.69 \$92.25	\$96.13 \$103.39	\$64.41 \$68.53	\$83.99 \$89.50	\$101.53 \$108.33	\$113.27 \$120.80	\$137.48 \$146.50	\$153.35 \$163.27	\$78.62 \$83.20	\$103.85 \$110.07	\$126.70 \$134.44	\$141.52 \$150.13	\$171.64 \$181.94	\$191.18 \$202.47	82 83
84	\$48.18	\$60.91	\$72.18	\$80.72	\$98.79	\$103.39	\$72.92	\$95.37	\$108.33	\$120.80	\$146.50	\$163.27	\$83.20 \$88.06	\$116.66	\$134.44	\$150.13	\$181.94	\$202.47	83 84
85	\$51.27	\$64.89	\$77.01	\$86.11	\$105.35	\$117.92	\$77.59	\$101.63	\$123.31	\$137.42	\$166.36	\$185.10	\$93.19	\$123.64	\$151.38	\$168.95	\$204.41	\$227.08	85
86 87	\$54.36 \$57.44	\$68.88 \$72.88	\$81.84 \$86.66	\$91.50 \$96.89	\$111.89 \$118.45	\$125.19 \$132.45	\$82.57 \$87.87	\$108.30 \$115.41	\$131.56 \$140.36	\$146.58 \$156.33	\$177.29 \$188.93	\$197.08 \$209.84	\$98.63 \$104.37	\$131.04 \$138.89	\$160.64 \$170.48	\$179.22 \$190.12	\$216.67 \$229.67	\$240.49 \$254.71	86 87
88	\$60.36	\$76.55	\$91.07	\$101.84	\$124.55	\$139.30	\$91.85	\$120.59	\$146.69	\$163.37	\$197.51	\$219.38	\$104.57	\$144.53	\$170.46	\$197.90	\$239.16	\$265.28	88
89	\$63.27	\$80.21	\$95.47	\$106.78	\$130.67	\$146.15	\$96.01	\$126.01	\$153.30	\$170.73	\$206.47	\$229.36	\$113.08	\$150.40	\$184.68	\$206.00	\$249.05	\$276.29	89
90 91	\$66.19 \$69.10	\$83.89 \$87.55	\$99.87 \$104.27	\$111.73 \$116.68	\$136.79 \$142.90	\$153.00 \$159.85	\$100.35 \$104.90	\$131.66 \$137.57	\$160.20 \$167.42	\$178.42 \$186.46	\$215.84 \$225.64	\$239.80 \$250.71	\$117.70 \$122.52	\$156.51 \$162.87	\$192.21 \$200.06	\$214.42 \$223.19	\$259.35 \$270.07	\$287.75 \$299.68	90 91
92	\$72.02	\$91.21	\$108.67	\$121.62	\$149.01	\$166.69	\$109.64	\$143.73	\$174.98	\$194.88	\$235.90	\$262.12	\$127.52	\$169.48	\$208.23	\$232.30	\$281.24	\$312.11	92
93	\$73.96	\$93.60	\$111.50	\$124.81	\$152.98	\$171.13	\$112.37	\$147.13	\$179.05	\$199.42	\$241.43	\$268.19	\$130.19	\$172.84	\$212.31	\$236.87	\$286.87	\$318.27	93
94 95	\$75.91 \$77.86	\$96.00 \$98.38	\$114.32 \$117.16	\$128.00 \$131.19	\$156.96 \$160.93	\$175.55 \$179.97	\$115.16 \$118.02	\$150.60 \$154.15	\$183.22 \$187.48	\$204.07 \$208.84	\$247.09 \$252.89	\$274.41 \$280.76	\$132.90 \$135.67	\$176.28 \$179.77	\$216.47 \$220.70	\$241.55 \$246.31	\$292.61 \$298.46	\$324.56 \$330.96	94 95
96	\$79.81	\$100.77	\$119.99	\$134.38	\$164.90	\$184.39	\$120.96	\$157.80	\$191.85	\$213.71	\$258.82	\$287.28	\$138.51	\$183.35	\$225.03	\$251.17	\$304.44	\$337.49	96
97	\$81.75	\$103.16	\$122.82	\$137.57	\$168.88	\$188.82	\$123.95	\$161.52	\$196.31	\$218.68	\$264.88	\$293.94	\$141.42	\$187.00	\$229.44	\$256.12	\$310.52	\$344.15	97
98 99	\$83.70 \$85.65	\$105.55 \$107.93	\$125.64 \$128.47	\$140.76 \$143.95	\$172.85 \$176.83	\$193.24 \$197.66	\$127.02 \$130.16	\$165.34 \$169.25	\$200.86 \$205.52	\$223.77 \$228.99	\$271.08 \$277.43	\$300.76 \$307.74	\$144.39 \$147.42	\$190.73 \$194.54	\$233.94 \$238.52	\$261.17 \$266.32	\$316.72 \$323.05	\$350.93 \$357.85	98 99
100+	\$87.59	\$110.32	\$131.30	\$147.14	\$180.80	\$202.08	\$133.39	\$173.24	\$210.30	\$234.32	\$283.93	\$314.88	\$150.52	\$198.42	\$243.20	\$271.57	\$329.49	\$364.90	100+

				Q	uarterly Pre	mium per \$	300 Monthly	Benefit Amo	unt After 10°	% Phase 1 In EP - 50% H	crease (Re	esulting in 10	0% Cumulativ	ve Increase)					
Issue			uture Purch					Aut	o 3% Comp	ound Inflation	1				o 5% Comp				Issue
Age 25	2 Year \$8.77	3 Year	4 Year \$12.35	5 Year	7 Year \$16.69	Lifetime \$18.69	2 Year \$13.10	3 Year \$16.24	4 Year \$18.99	5 Year \$21.54	7 Year \$26.87	Lifetime \$30.49	2 Year \$25.32	3 Year \$31.92	4 Year \$37.74	5 Year \$43.49	7 Year \$55.33	Lifetime \$62.80	Age
25 26	\$8.77	\$10.70 \$10.77	\$12.35	\$13.72 \$13.81	\$16.82	\$18.85	\$13.10	\$16.49	\$18.99	\$21.54 \$21.89	\$27.36	\$30.49	\$25.32 \$25.61	\$32.31	\$37.74	\$43.49 \$44.01	\$56.05	\$63.61	25 26
27	\$8.87	\$10.77	\$12.52	\$13.94	\$16.95	\$19.02	\$13.49	\$16.75	\$19.64	\$22.25	\$27.84	\$31.59	\$25.01	\$32.69	\$38.64	\$44.56	\$56.76	\$64.42	27
28	\$8.90	\$10.90	\$12.62	\$14.04	\$17.07	\$19.17	\$13.68	\$17.01	\$19.95	\$22.61	\$28.33	\$32.14	\$26.19	\$33.09	\$39.09	\$45.11	\$57.46	\$65.26	28
29	\$8.95	\$10.97	\$12.71	\$14.14	\$17.20	\$19.31	\$13.87	\$17.27	\$20.27	\$22.99	\$28.82	\$32.73	\$26.52	\$33.47	\$39.56	\$45.66	\$58.18	\$66.10	29
30	\$8.99	\$11.06	\$12.80	\$14.23	\$17.37	\$19.47	\$14.10	\$17.56	\$20.60	\$23.39 \$23.77	\$29.34	\$33.31	\$26.84	\$33.86	\$40.04	\$46.21	\$58.93	\$66.95	30
31 32	\$9.05 \$9.09	\$11.12 \$11.19	\$12.87 \$12.97	\$14.32 \$14.42	\$17.50 \$17.62	\$19.64 \$19.79	\$14.32 \$14.55	\$17.85 \$18.14	\$20.92 \$21.29	\$23.77 \$24.16	\$29.85 \$30.37	\$33.89 \$34.47	\$27.17 \$27.49	\$34.24 \$34.67	\$40.52 \$41.01	\$46.76 \$47.34	\$59.66 \$60.41	\$67.82 \$68.70	31 32
33	\$9.15	\$11.25	\$13.07	\$14.55	\$17.75	\$19.92	\$14.78	\$18.44	\$21.64	\$24.54	\$30.89	\$35.09	\$27.81	\$35.09	\$41.49	\$47.93	\$61.18	\$69.56	33
34	\$9.19	\$11.32	\$13.13	\$14.65	\$17.89	\$20.09	\$15.00	\$18.72	\$21.99	\$24.97	\$31.44	\$35.71	\$28.14	\$35.51	\$41.98	\$48.51	\$61.96	\$70.47	34
35	\$9.25	\$11.39	\$13.22	\$14.75	\$18.02	\$20.24	\$15.24	\$19.02	\$22.32	\$25.42	\$31.96	\$36.32	\$28.46	\$35.93	\$42.49	\$49.13	\$62.71	\$71.41	35
36 37	\$9.35 \$9.42	\$11.52 \$11.64	\$13.39 \$13.59	\$14.94	\$18.27	\$20.54	\$15.52	\$19.40 \$19.79	\$22.77 \$23.22	\$25.94 \$26.49	\$32.63	\$37.09 \$37.87	\$28.84	\$36.41	\$43.08 \$43.66	\$49.81 \$50.48	\$63.58	\$72.41	36 37
38	\$9.42 \$9.50	\$11.80	\$13.59	\$15.14 \$15.33	\$18.54 \$18.79	\$20.82 \$21.12	\$15.82 \$16.10	\$20.19	\$23.22	\$26.49 \$27.04	\$33.31 \$34.02	\$37.87	\$29.24 \$29.62	\$36.91 \$37.39	\$44.24	\$50.48 \$51.16	\$64.48 \$65.40	\$73.45 \$74.48	38
39	\$9.60	\$11.94	\$13.90	\$15.52	\$19.02	\$21.41	\$16.43	\$20.57	\$24.16	\$27.59	\$34.74	\$39.52	\$30.01	\$37.87	\$44.83	\$51.88	\$66.30	\$75.55	39
40	\$9.70	\$12.07	\$14.07	\$15.72	\$19.27	\$21.70	\$16.75	\$20.96	\$24.64	\$28.17	\$35.48	\$40.36	\$30.40	\$38.39	\$45.44	\$52.58	\$67.23	\$76.62	40
41	\$9.80	\$12.19	\$14.27	\$15.91	\$19.54	\$21.99	\$17.07	\$21.37	\$25.12	\$28.75	\$36.22	\$41.24	\$30.82	\$38.91	\$46.06	\$53.30	\$68.18	\$77.72	41
42	\$9.90	\$12.32	\$14.42	\$16.10	\$19.79	\$22.29	\$17.40	\$21.80	\$25.64	\$29.34	\$36.99	\$42.11	\$31.24	\$39.42	\$46.66	\$54.04	\$69.15	\$78.82	42
43 44	\$9.99 \$10.09	\$12.45 \$12.58	\$14.59 \$14.75	\$16.30 \$16.52	\$20.05 \$20.31	\$22.57 \$22.87	\$17.72 \$18.05	\$22.22 \$22.64	\$26.16 \$26.69	\$29.94 \$30.56	\$37.77 \$38.58	\$43.01 \$43.92	\$31.66 \$32.08	\$39.94 \$40.49	\$47.28 \$47.93	\$54.78 \$55.53	\$70.11 \$71.12	\$79.95 \$81.08	43 44
45	\$10.09	\$12.58	\$14.75 \$14.94	\$16.72	\$20.51	\$22.87	\$18.40	\$23.09	\$20.69	\$30.56	\$39.39	\$43.92 \$44.86	\$32.08 \$32.51	\$40.49 \$41.04	\$47.93 \$48.58	\$56.31	\$71.12	\$82.27	44 45
46	\$10.35	\$13.00	\$15.27	\$17.07	\$21.05	\$23.71	\$19.21	\$24.09	\$28.27	\$32.21	\$40.39	\$46.02	\$33.02	\$41.69	\$49.35	\$57.21	\$73.32	\$83.63	46
47	\$10.54	\$13.26	\$15.59	\$17.47	\$21.54	\$24.29	\$20.05	\$25.12	\$29.37	\$33.28	\$41.43	\$47.21	\$33.54	\$42.36	\$50.13	\$58.15	\$74.55	\$85.02	47
48	\$10.74	\$13.52	\$15.91	\$17.85	\$22.02	\$24.84	\$20.92	\$26.19	\$30.49	\$34.38	\$42.49	\$48.44	\$34.06	\$43.04	\$50.94	\$59.08	\$75.77	\$86.45	48
49 50	\$10.90 \$11.09	\$13.77 \$14.04	\$16.24 \$16.59	\$18.24 \$18.62	\$22.51 \$23.02	\$25.42 \$25.97	\$21.84 \$22.77	\$27.32 \$28.49	\$31.69 \$32.92	\$35.51 \$36.67	\$43.59 \$44.73	\$49.71 \$51.00	\$34.61 \$35.16	\$43.73 \$44.44	\$51.74 \$52.58	\$60.06 \$61.03	\$77.03 \$78.30	\$87.90 \$89.35	49 50
50 51	\$11.09	\$14.04	\$16.59	\$18.62	\$23.02	\$25.97	\$22.77	\$28.49	\$32.92 \$34.22	\$37.87	\$44.73 \$45.86	\$52.33	\$35.71	\$44.44 \$45.14	\$53.43	\$62.03	\$78.30	\$90.84	50 51
52	\$11.45	\$14.55	\$17.24	\$19.37	\$23.99	\$20.33	\$24.81	\$30.99	\$35.54	\$39.13	\$47.03	\$53.68	\$36.26	\$45.86	\$54.26	\$63.03	\$80.92	\$92.37	52
53	\$11.64	\$14.82	\$17.56	\$19.76	\$24.52	\$27.69	\$25.87	\$32.31	\$36.93	\$40.43	\$48.22	\$55.08	\$36.84	\$46.61	\$55.14	\$64.06	\$82.24	\$93.92	53
54	\$11.84	\$15.07	\$17.89	\$20.15	\$25.00	\$28.24	\$27.01	\$33.69	\$38.39	\$41.76	\$49.45	\$56.50	\$37.42	\$47.34	\$56.01	\$65.10	\$83.60	\$95.47	54
55 56	\$12.00 \$13.17	\$15.33	\$18.24	\$20.54	\$25.49	\$28.79	\$28.17	\$35.16 \$36.87	\$39.88	\$43.14	\$50.74	\$57.83	\$38.01	\$48.06	\$56.91	\$66.13 \$69.21	\$84.99	\$97.05	55
57	\$13.17	\$16.62 \$17.95	\$19.67 \$21.09	\$22.19 \$23.84	\$27.62 \$29.79	\$31.27 \$33.73	\$29.56 \$31.01	\$38.64	\$41.78 \$43.79	\$45.21 \$47.38	\$53.85 \$57.11	\$61.38 \$65.16	\$39.59 \$41.24	\$50.16 \$52.33	\$59.48 \$62.16	\$72.41	\$89.10 \$93.40	\$101.81 \$106.79	56 57
58	\$15.49	\$19.24	\$22.51	\$25.49	\$31.92	\$36.19	\$32.54	\$40.52	\$45.89	\$49.64	\$60.61	\$69.18	\$42.94	\$54.59	\$64.94	\$75.77	\$97.89	\$111.99	58
59	\$16.65	\$20.57	\$23.94	\$27.17	\$34.06	\$38.64	\$34.12	\$42.49	\$48.09	\$52.01	\$64.30	\$73.45	\$44.73	\$56.95	\$67.85	\$79.30	\$102.62	\$117.46	59
60	\$17.82	\$21.86	\$25.32	\$28.82	\$36.22	\$41.11	\$35.81	\$44.56	\$50.41	\$54.49	\$68.20	\$77.97	\$46.57	\$59.44	\$70.88	\$82.98	\$107.56	\$123.21	60
61 62	\$18.95 \$20.12	\$23.19	\$26.74	\$30.46 \$32.11	\$38.36 \$40.49	\$43.56	\$37.54	\$46.73 \$48.99	\$52.84	\$57.11	\$72.38	\$82.79	\$48.51	\$62.03	\$74.06 \$77.42	\$86.83	\$112.74	\$129.23 \$135.56	61
63	\$22.25	\$24.49 \$27.07	\$28.17 \$31.17	\$35.54	\$44.86	\$46.06 \$51.00	\$39.33 \$41.49	\$51.68	\$55.43 \$58.48	\$59.83 \$64.52	\$76.78 \$82.70	\$87.87 \$94.57	\$50.48 \$54.14	\$64.75 \$69.33	\$82.82	\$90.82 \$96.89	\$118.21 \$125.71	\$144.05	62 63
64	\$24.35	\$29.66	\$34.19	\$38.97	\$49.19	\$55.95	\$43.79	\$54.53	\$61.68	\$69.60	\$89.10	\$101.77	\$58.08	\$74.25	\$88.58	\$103.39	\$133.69	\$153.03	64
65	\$26.46	\$32.27	\$37.19	\$42.39	\$53.53	\$60.86	\$46.21	\$57.53	\$65.03	\$75.06	\$95.99	\$109.54	\$62.28	\$79.50	\$94.75	\$110.31	\$142.20	\$162.60	65
66	\$28.56	\$34.86	\$40.16	\$45.83	\$57.89	\$65.81	\$48.77	\$60.70	\$68.60	\$80.95	\$103.39	\$117.91	\$66.81	\$85.12	\$101.35	\$117.72	\$151.25	\$172.76	66
67 68	\$30.69 \$34.86	\$37.46 \$42.63	\$43.18 \$49.23	\$49.26 \$56.05	\$62.23 \$70.60	\$70.76 \$80.20	\$51.48 \$56.66	\$64.06 \$70.76	\$72.35 \$80.65	\$87.35 \$96.18	\$111.38 \$122.11	\$126.94 \$138.93	\$71.67 \$78.13	\$91.14 \$99.54	\$108.37 \$118.49	\$125.61 \$136.80	\$160.90 \$174.32	\$183.54 \$198.44	67 68
69	\$39.01	\$47.80	\$55.26	\$62.80	\$78.97	\$89.65	\$62.35	\$70.76	\$89.94	\$105.92	\$133.86	\$152.06	\$85.18	\$108.72	\$129.56	\$149.00	\$188.84	\$214.58	69
70	\$43.18	\$52.98	\$61.31	\$69.60	\$87.32	\$99.06	\$68.60	\$86.28	\$100.29	\$116.62	\$146.73	\$166.42	\$92.88	\$118.76	\$141.65	\$162.28	\$204.58	\$232.01	70
71	\$47.34	\$58.15	\$67.36	\$76.38	\$95.69	\$108.50	\$75.48	\$95.27	\$111.80	\$128.43	\$160.86	\$182.14	\$101.26	\$129.68	\$154.88	\$176.74	\$221.63	\$250.87	71
72	\$51.51	\$63.33	\$73.41	\$83.15	\$104.07	\$117.94	\$83.02	\$105.20	\$124.64	\$141.43	\$176.35	\$199.38	\$110.41	\$141.61	\$169.37	\$192.49	\$240.13	\$271.30	72
73 74	\$58.99 \$66.50	\$72.93 \$82.50	\$84.83 \$96.27	\$95.79 \$108.41	\$119.31 \$134.53	\$134.99 \$152.03	\$92.00 \$101.97	\$117.04 \$130.20	\$139.00 \$155.00	\$157.30 \$174.96	\$195.39 \$216.48	\$220.59 \$244.04	\$121.24 \$133.14	\$156.07 \$172.02	\$187.12 \$206.71	\$212.06 \$233.63	\$263.47 \$289.09	\$297.24 \$325.63	73 74
75	\$73.96	\$92.10	\$107.69	\$121.04	\$149.77	\$169.07	\$113.03	\$144.85	\$172.85	\$194.59	\$239.83	\$270.01	\$146.21	\$189.57	\$228.38	\$257.37	\$317.20	\$356.74	75
76	\$81.47	\$101.67	\$119.11	\$133.66	\$165.03	\$186.12	\$125.29	\$161.15	\$192.78	\$216.41	\$265.71	\$298.73	\$160.53	\$208.95	\$252.32	\$283.53	\$348.01	\$390.83	76
77	\$88.94	\$111.29	\$130.56	\$146.31	\$180.27	\$203.16	\$138.86	\$179.26	\$215.03	\$240.67	\$294.39	\$330.48	\$176.25	\$230.26	\$278.74	\$312.35	\$381.81	\$428.22	77
78	\$95.85	\$120.14	\$141.23	\$158.18	\$194.59	\$219.04	\$147.76	\$191.13	\$229.61	\$256.82	\$313.67	\$351.67	\$186.09	\$243.62	\$295.39	\$330.77	\$403.70	\$452.14	78
79 80	\$102.77 \$109.69	\$129.01 \$137.86	\$151.87 \$162.54	\$170.02 \$181.89	\$208.91 \$223.28	\$234.95 \$250.83	\$157.20 \$167.27	\$203.78 \$217.26	\$245.17 \$261.79	\$274.05 \$292.45	\$334.20 \$356.06	\$374.21 \$398.20	\$196.47 \$207.39	\$257.75 \$272.72	\$313.02 \$331.72	\$350.31 \$370.98	\$426.86 \$451.34	\$477.43 \$504.12	79 80
81	\$109.69	\$137.86	\$162.54	\$181.89	\$237.60	\$250.83	\$107.27	\$217.26	\$201.79	\$292.45 \$312.08	\$379.38	\$423.72	\$207.39	\$272.72 \$288.57	\$351.72	\$370.98	\$451.34	\$504.12 \$532.28	80 81
82	\$123.51	\$155.58	\$183.85	\$205.59	\$251.93	\$282.62	\$189.35	\$246.92	\$298.50	\$333.00	\$404.18	\$450.86	\$231.13	\$305.33	\$372.49	\$416.05	\$504.64	\$562.07	82
83	\$132.59	\$167.33	\$198.06	\$221.43	\$271.21	\$303.96	\$201.48	\$263.12	\$318.48	\$355.16	\$430.71	\$480.02	\$244.62	\$323.60	\$395.26	\$441.38	\$534.91	\$595.25	83
84	\$141.65	\$179.07	\$212.21	\$237.31	\$290.44	\$325.34	\$214.38	\$280.39	\$339.80	\$378.80	\$458.96	\$511.10	\$258.89	\$342.97	\$419.42	\$468.22	\$566.98	\$630.40	84
85 86	\$150.73 \$159.82	\$190.77 \$202.51	\$226.41 \$240.61	\$253.15 \$269.01	\$309.72 \$328.97	\$346.69 \$368.06	\$228.13 \$242.75	\$298.79 \$318.38	\$362.53 \$386.78	\$404.02 \$430.94	\$489.12 \$521.22	\$544.18 \$579.40	\$273.99 \$289.96	\$363.51 \$385.26	\$445.06 \$472.30	\$496.71 \$526.91	\$600.97 \$637.00	\$667.62 \$707.05	85 86
87	\$159.82	\$202.51	\$254.77	\$284.86	\$348.24	\$389.41	\$242.75 \$258.34	\$339.31	\$386.78	\$430.94 \$459.61	\$555.45	\$616.91	\$289.96	\$408.32	\$472.30 \$501.20	\$558.97	\$675.22	\$707.05	87
88	\$177.45	\$225.05	\$267.74	\$299.41	\$366.19	\$409.55	\$270.04	\$354.54	\$431.26	\$480.32	\$580.67	\$644.99	\$319.39	\$424.92	\$521.68	\$581.83	\$703.13	\$779.91	88
89	\$186.02	\$235.82	\$280.68	\$313.93	\$384.16	\$429.67	\$282.26	\$370.46	\$450.69	\$501.95	\$607.02	\$674.32	\$332.45	\$442.19	\$542.96	\$605.63	\$732.22	\$812.28	89
90	\$194.59	\$246.62	\$293.61	\$328.48	\$402.15	\$449.81	\$295.04	\$387.08	\$471.00	\$524.56	\$634.58	\$705.01	\$346.04	\$460.13	\$565.11	\$630.40	\$762.48	\$845.98	90
91	\$203.16	\$257.39	\$306.55	\$343.04	\$420.13	\$469.96	\$308.40	\$404.45	\$492.22	\$548.20	\$663.39	\$737.09	\$360.21	\$478.83	\$588.17	\$656.18	\$794.01	\$881.07	91
92 93	\$211.73 \$217.46	\$268.16 \$275.18	\$319.48 \$327.80	\$357.56 \$366.93	\$438.08 \$449.76	\$490.08 \$503.12	\$322.33 \$330.35	\$422.55 \$432.55	\$514.44 \$526.39	\$572.94 \$586.29	\$693.53 \$709.80	\$770.63 \$788.48	\$374.91 \$382.75	\$498.27 \$508.16	\$612.19 \$624.20	\$682.96 \$696.41	\$826.84 \$843.39	\$917.62 \$935.73	92 93
93	\$217.46	\$275.18	\$327.80	\$376.31	\$461.46	\$516.11	\$330.35	\$432.55 \$442.77	\$526.39	\$599.97	\$709.80	\$806.75	\$390.73	\$518.25	\$636.42	\$710.15	\$860.28	\$954.20	93 94
95	\$228.90	\$289.25	\$344.45	\$385.68	\$473.13	\$529.11	\$346.97	\$453.21	\$551.20	\$613.98	\$743.50	\$825.45	\$398.88	\$528.53	\$648.87	\$724.15	\$877.48	\$973.02	95
96	\$234.63	\$296.26	\$352.77	\$395.07	\$484.81	\$542.11	\$355.61	\$463.91	\$564.05	\$628.30	\$760.93	\$844.59	\$407.22	\$539.04	\$661.58	\$738.45	\$895.04	\$992.22	96
97	\$240.35	\$303.28	\$361.08	\$404.45	\$496.52	\$555.12	\$364.41	\$474.88	\$577.14	\$642.92	\$778.75	\$864.19	\$415.77	\$549.78	\$674.55	\$753.01		\$1,011.79	97
98 99	\$246.07 \$251.80	\$310.30 \$317.32	\$369.39 \$377.70	\$413.82 \$423.20	\$508.19 \$519.87	\$568.12 \$581.12	\$373.43 \$382.68	\$486.10 \$497.59	\$590.52 \$604.24	\$657.89 \$673.22	\$796.98 \$815.65	\$884.24 \$904.74	\$424.49 \$433.42	\$560.75 \$571.93	\$687.78 \$701.26	\$767.84 \$782.98		\$1,031.75 \$1,052.08	98 99
100+	\$257.52	\$317.32	\$377.70	\$423.20 \$432.58	\$531.54	\$594.12	\$382.68	\$509.32	\$604.24 \$618.28	\$688.91	\$834.76	\$904.74	\$433.42 \$442.54	\$583.35	\$701.26	\$782.98 \$798.41		\$1,052.08	100+
.001		JOE 1.07	2000.01	J.02.00	<b>↓</b> 000∓	J00 1.72	\$00L0	J000.02	-0.0.E0	+000.0 i	+30 0	JULU. 1 T	₽.I.L.UT	2000.00	Ţ, 10.00	Ţ, 00 I	2000.12	+ .,O. L.OZ	

ļ					Annual Prer	mium per \$3			unt After 10			sulting in 10	% Cumulativ	ve Increase)					
Issue				hase Option	7.1/	1.77.45		Au	ıto 3% Com	pound Inflati	on	1.7	0.1/			pound Inflati		177.0	Issue
Age 25	2 Year \$32.91	3 Year \$40.19	4 Year \$46.39	5 Year \$51.49	7 Year \$62.67	Lifetime \$70.19	2 Year \$49.18	3 Year \$60.96	4 Year \$71.28	5 Year \$80.88	7 Year \$100.91	Lifetime \$114.52	2 Year \$95.08	3 Year \$119.86	4 Year \$141.72	5 Year \$163.34	7 Year \$207.78	Lifetime \$235.84	Age 25
26	\$33.03	\$40.44	\$46.75	\$51.85	\$63.15	\$70.80	\$49.91	\$61.93	\$72.50	\$82.21	\$102.74	\$116.58	\$96.18	\$121.32	\$143.42	\$165.28	\$210.45	\$238.88	26
27 28	\$33.28 \$33.40	\$40.68 \$40.92	\$46.99 \$47.37	\$52.34 \$52.70	\$63.64 \$64.12	\$71.41 \$72.02	\$50.64 \$51.37	\$62.91 \$63.88	\$73.71 \$74.93	\$83.56 \$84.89	\$104.56 \$106.38	\$118.65 \$120.71	\$97.27 \$98.36	\$122.77 \$124.23	\$145.12 \$146.82	\$167.34 \$169.41	\$213.13 \$215.80	\$241.91 \$245.07	27 28
29	\$33.64	\$41.17	\$47.73	\$53.06	\$64.60	\$72.50	\$52.10	\$64.85	\$76.14	\$86.34	\$108.21	\$122.89	\$99.58	\$125.69	\$148.52	\$171.47	\$218.47	\$248.23	29
30	\$33.76	\$41.54	\$48.09	\$53.44	\$65.21	\$73.11	\$52.94	\$65.95	\$77.35	\$87.80	\$110.14	\$125.08	\$100.79	\$127.15	\$150.35	\$173.54	\$221.27	\$251.38	30
31	\$34.00 \$34.12	\$41.78 \$42.02	\$48.33 \$48.70	\$53.80 \$54.16	\$65.70 \$66.19	\$73.71 \$74.32	\$53.80 \$54.65	\$67.03 \$68.12	\$78.57 \$79.90	\$89.25 \$90.72	\$112.09 \$114.04	\$127.27 \$129.46	\$102.01 \$103.22	\$128.60 \$130.19	\$152.16 \$153.99	\$175.60 \$177.79	\$224.06 \$226.85	\$254.66 \$257.94	31 32
33	\$34.36	\$42.26	\$49.06	\$54.65	\$66.67	\$74.81	\$55.50	\$69.22	\$81.25	\$92.17	\$115.97	\$131.76	\$104.43	\$131.76	\$155.80	\$179.97	\$229.77	\$261.22	33
34	\$34.49	\$42.50	\$49.30	\$55.01	\$67.16	\$75.42	\$56.35	\$70.31	\$82.58	\$93.75	\$118.04	\$134.07	\$105.66	\$133.34	\$157.63	\$182.16	\$232.68	\$264.62	34
35 36	\$34.73 \$35.10	\$42.75 \$43.23	\$49.67 \$50.28	\$55.37 \$56.10	\$67.64 \$68.62	\$76.02 \$77.11	\$57.20 \$58.29	\$71.41 \$72.86	\$83.80 \$85.49	\$95.45 \$97.39	\$119.99 \$122.53	\$136.38 \$139.29	\$106.87 \$108.33	\$134.92 \$136.74	\$159.58 \$161.76	\$184.47 \$187.02	\$235.48 \$238.76	\$268.14 \$271.91	35 36
37	\$35.34	\$43.71	\$51.01	\$56.84	\$69.59	\$78.21	\$59.39	\$74.32	\$87.20	\$99.46	\$125.08	\$142.21	\$109.78	\$138.57	\$163.94	\$189.56	\$242.15	\$275.79	37
38 39	\$35.71	\$44.33	\$51.61	\$57.56	\$70.55	\$79.30	\$60.48	\$75.78	\$88.89	\$101.52	\$127.75	\$145.24	\$111.24	\$140.38	\$166.13	\$192.12	\$245.55	\$279.68	38
40	\$36.07 \$36.43	\$44.81 \$45.30	\$52.22 \$52.82	\$58.29 \$59.02	\$71.41 \$72.38	\$80.39 \$81.49	\$61.69 \$62.91	\$77.23 \$78.69	\$90.72 \$92.53	\$103.59 \$105.78	\$130.43 \$133.22	\$148.40 \$151.56	\$112.70 \$114.16	\$142.21 \$144.14	\$168.31 \$170.62	\$194.79 \$197.46	\$248.95 \$252.47	\$283.68 \$287.69	39 40
41	\$36.80	\$45.78	\$53.56	\$59.75	\$73.35	\$82.58	\$64.12	\$80.27	\$94.36	\$107.97	\$136.02	\$154.84	\$115.73	\$146.09	\$172.93	\$200.13	\$255.99	\$291.82	41
42	\$37.16	\$46.27	\$54.16	\$60.48	\$74.32	\$83.68	\$65.34	\$81.85	\$96.31	\$110.14	\$138.93	\$158.11	\$117.32	\$148.04	\$175.24	\$202.93	\$259.64	\$295.94	42
43 44	\$37.52 \$37.88	\$46.75 \$47.25	\$54.77 \$55.37	\$61.20 \$62.05	\$75.30 \$76.26	\$84.77 \$85.86	\$66.55 \$67.76	\$83.42 \$85.01	\$98.24 \$100.19	\$112.45 \$114.76	\$141.85 \$144.88	\$161.51 \$164.91	\$118.89 \$120.47	\$149.97 \$152.04	\$177.54 \$179.97	\$205.72 \$208.52	\$263.29 \$267.05	\$300.20 \$304.45	43 44
45	\$38.26	\$47.85	\$56.10	\$62.79	\$77.11	\$86.96	\$69.10	\$86.71	\$102.14	\$117.07	\$147.92	\$168.43	\$122.05	\$154.11	\$182.40	\$211.43	\$270.81	\$308.95	45
46 47	\$38.86	\$48.82	\$57.32	\$64.12 \$65.58	\$79.06	\$89.01	\$72.14	\$90.48	\$106.14	\$120.96 \$124.96	\$151.68	\$172.81	\$123.99	\$156.54	\$185.32	\$214.83	\$275.31	\$314.04	46
48	\$39.59 \$40.32	\$49.79 \$50.77	\$58.53 \$59.75	\$67.03	\$80.88 \$82.70	\$91.20 \$93.27	\$75.30 \$78.57	\$94.36 \$98.36	\$110.26 \$114.52	\$124.96	\$155.56 \$159.58	\$177.30 \$181.92	\$125.93 \$127.88	\$159.08 \$161.63	\$188.23 \$191.27	\$218.35 \$221.87	\$279.92 \$284.54	\$319.26 \$324.61	47 48
49	\$40.92	\$51.73	\$60.96	\$68.50	\$84.52	\$95.45	\$81.97	\$102.62	\$119.01	\$133.34	\$163.70	\$186.65	\$129.94	\$164.19	\$194.30	\$225.51	\$289.27	\$330.08	49
50 51	\$41.66 \$42.38	\$52.70 \$53.68	\$62.30 \$63.51	\$69.95 \$71.41	\$86.46 \$88.29	\$97.52 \$99.70	\$85.49 \$89.25	\$106.99 \$111.61	\$123.63 \$128.48	\$137.71 \$142.21	\$167.95 \$172.21	\$191.51 \$196.49	\$132.00 \$134.07	\$166.86 \$169.53	\$197.46 \$200.62	\$229.15 \$232.93	\$294.01 \$298.86	\$335.54 \$341.12	50 51
52	\$42.38 \$42.99	\$54.65	\$64.72	\$71.41	\$88.29	\$101.77	\$93.15	\$111.61	\$128.48	\$142.21	\$172.21	\$201.59	\$134.07	\$172.21	\$200.62	\$232.93	\$298.86	\$341.12	52
53	\$43.71	\$55.62	\$65.95	\$74.20	\$92.05	\$103.95	\$97.15	\$121.32	\$138.69	\$151.80	\$181.07	\$206.81	\$138.33	\$175.00	\$207.05	\$240.57	\$308.83	\$352.66	53
54	\$44.45	\$56.60	\$67.16	\$75.66	\$93.87	\$106.02	\$101.40	\$126.54	\$144.14	\$156.78	\$185.68	\$212.16	\$140.50	\$177.79	\$210.33	\$244.46	\$313.92	\$358.49	54
55 56	\$45.06 \$49.42	\$57.56 \$62.43	\$68.50 \$73.83	\$77.11 \$83.30	\$95.70 \$103.71	\$108.09 \$117.44	\$105.78 \$111.00	\$132.00 \$138.45	\$149.73 \$156.90	\$162.00 \$169.77	\$190.54 \$202.20	\$217.14 \$230.49	\$142.69 \$148.64	\$180.46 \$188.35	\$213.73 \$223.33	\$248.35 \$259.89	\$319.14 \$334.57	\$364.44 \$382.29	55 56
57	\$53.80	\$67.40	\$79.18	\$89.50	\$111.85	\$126.67	\$116.46	\$145.12	\$164.43	\$177.91	\$214.47	\$244.71	\$154.84	\$196.49	\$233.41	\$271.91	\$350.72	\$400.99	57
58	\$58.17	\$72.26	\$84.52	\$95.70	\$119.86	\$135.89	\$122.17	\$152.16	\$172.33	\$186.41	\$227.58	\$259.77	\$161.27	\$205.00	\$243.85	\$284.54	\$367.60	\$420.55	58
59 60	\$62.55 \$66.91	\$77.23 \$82.09	\$89.87 \$95.08	\$102.01 \$108.21	\$127.88 \$136.02	\$145.12 \$154.35	\$128.12 \$134.43	\$159.58 \$167.34	\$180.58 \$189.32	\$195.27 \$204.62	\$241.43 \$256.11	\$275.79 \$292.79	\$167.95 \$174.88	\$213.85 \$223.21	\$254.78 \$266.20	\$297.77 \$311.62	\$385.33 \$403.91	\$441.07 \$462.68	59 60
61	\$71.16	\$87.08	\$100.43	\$114.40	\$144.02	\$163.58	\$140.99	\$175.48	\$198.43	\$214.47	\$271.79	\$310.88	\$182.16	\$232.93	\$278.10	\$326.06	\$423.34	\$485.28	61
62 63	\$75.54 \$83.56	\$91.93 \$101.64	\$105.78 \$117.07	\$120.59 \$133.46	\$152.04 \$168.43	\$172.93 \$191.51	\$147.68 \$155.80	\$183.99 \$194.06	\$208.15 \$219.56	\$224.66 \$242.28	\$288.30 \$310.52	\$329.96 \$355.09	\$189.56 \$203.29	\$243.12 \$260.37	\$290.73 \$311.00	\$341.00 \$363.84	\$443.86 \$472.03	\$509.08 \$540.89	62 63
64	\$91.44	\$111.36	\$128.36	\$146.33	\$184.71	\$210.09	\$164.43	\$204.74	\$231.58	\$261.34	\$334.57	\$382.17	\$203.29	\$278.83	\$332.63	\$388.25	\$502.03	\$574.65	64
65	\$99.34	\$121.20	\$139.66	\$159.20	\$200.98	\$228.55	\$173.54	\$216.04	\$244.21	\$281.86	\$360.44	\$411.31	\$233.89	\$298.50	\$355.82	\$414.23	\$533.97	\$610.60	65
66 67	\$107.23 \$115.25	\$130.91 \$140.62	\$150.83 \$162.12	\$172.08 \$184.95	\$217.38 \$233.65	\$247.13 \$265.72	\$183.13 \$193.34	\$227.94 \$240.57	\$257.58 \$271.66	\$303.96 \$328.01	\$388.25 \$418.24	\$442.77 \$476.65	\$250.90 \$269.12	\$319.63 \$342.22	\$380.59 \$406.95	\$442.05 \$471.67	\$567.97 \$604.16	\$648.74 \$689.17	66 67
68	\$130.91	\$160.06	\$184.83	\$210.45	\$265.10	\$301.17	\$212.76	\$265.72	\$302.87	\$361.16	\$458.56	\$521.71	\$293.40	\$373.79	\$444.96	\$513.69	\$654.57	\$745.15	68
69	\$146.45	\$179.49	\$207.54	\$235.84	\$296.56	\$336.63	\$234.14	\$293.40	\$337.72	\$397.72	\$502.65	\$571.01	\$319.87	\$408.28	\$486.49	\$559.47	\$709.09	\$805.75	69
70 71	\$162.12 \$177.79	\$198.92 \$218.35	\$230.25 \$252.96	\$261.34 \$286.84	\$327.89 \$359.34	\$371.98 \$407.43	\$257.58 \$283.44	\$324.01 \$357.76	\$376.59 \$419.82	\$437.91 \$482.24	\$550.97 \$604.04	\$624.93 \$683.95	\$348.78 \$380.23	\$445.93 \$486.97	\$531.91 \$581.58	\$609.39 \$663.67	\$768.23 \$832.23	\$871.21 \$942.01	70 71
72	\$193.46	\$237.78	\$275.67	\$312.22	\$390.80	\$442.89	\$311.74	\$395.04	\$468.03	\$531.06	\$662.21	\$748.68	\$414.60	\$531.78	\$635.98	\$722.81		\$1,018.77	72
73	\$221.51	\$273.85	\$318.54	\$359.70	\$448.00	\$506.89	\$345.50	\$439.49	\$521.95	\$590.69	\$733.74	\$828.34	\$455.28	\$586.07	\$702.65	\$796.28	\$989.37	\$1,116.16	73
74 75	\$249.68 \$277.73	\$309.79 \$345.86	\$361.53 \$404.39	\$407.07 \$454.55	\$505.19 \$562.39	\$570.89 \$634.89	\$382.90 \$424.44	\$488.92 \$543.93	\$582.07 \$649.10	\$656.99 \$730.71	\$812.92 \$900.60	\$916.39 \$1,013.90	\$499.97 \$549.03	\$645.94 \$711.88	\$776.25 \$857.60	\$877.28 \$966.42	\$1,085.56 \$1,191.08		74 75
76	\$305.91	\$381.81	\$447.26	\$501.91	\$619.71	\$698.89	\$470.46	\$605.13	\$723.90	\$812.68	\$997.76	\$1,121.74	\$602.83	\$784.62	\$947.47	\$1,064.67	\$1,306.81	\$1,467.60	76
77	\$333.96	\$417.88	\$490.25	\$549.40	\$676.91	\$762.88	\$521.47	\$673.15	\$807.46	\$903.76	\$1,105.47	\$1,241.00	\$661.85	\$864.66	\$1,046.69				77
78 79	\$359.95 \$385.94	\$451.15 \$484.43	\$530.33 \$570.28	\$593.97 \$638.41	\$730.71 \$784.50	\$822.51 \$882.27	\$554.86 \$590.32	\$717.71 \$765.19	\$862.22 \$920.63		\$1,177.85 \$1,254.96	\$1,320.54 \$1,405.18	\$698.76 \$737.75	\$914.80 \$967.88	\$1,109.23 \$1,175.42	\$1,242.09 \$1,315.44	\$1,515.93 \$1,602.89		78 79
80	\$411.93	\$517.70	\$610.36	\$682.98	\$838.42	\$941.89	\$628.09	\$815.84			\$1,337.05	\$1,495.30							80
81	\$437.79	\$550.97	\$650.43	\$727.55	\$892.22	\$1,001.64	\$668.28	\$869.75	\$1,049.73		\$1,424.61	\$1,591.11		\$1,083.61	\$1,319.93	\$1,475.25			81
82 83	\$463.78 \$497.90	\$584.24 \$628.33	\$690.38 \$743.70	\$771.99 \$831.50	\$946.02 \$1.018.39	\$1,061.27 \$1,141.42	\$711.03 \$756.57	\$927.19 \$988.03	\$1,120.89 \$1,195.94		\$1,517.76 \$1.617.34	\$1,693.00 \$1,802.54				\$1,562.33 \$1,657.41			82 83
84	\$531.91	\$672.41	\$796.88	\$891.13	\$1,090.65	\$1,221.68	\$805.02	\$1,052.89	\$1,275.97	\$1,422.43	\$1,723.48	\$1,919.24	\$972.13	\$1,287.87	\$1,574.96	\$1,758.21	\$2,129.08	\$2,367.23	84
85	\$566.03	\$716.38	\$850.20			\$1,301.84	\$856.64		\$1,361.34			\$2,043.47		\$1,364.99			\$2,256.72		85
86 87	\$600.16 \$634.16	\$760.45 \$804.54	\$903.52 \$956.70	\$1,010.14 \$1,069.64		\$1,382.11 \$1,462.26		\$1,195.58 \$1,274.15				\$2,175.72 \$2,316.59		\$1,446.72 \$1,533.30		\$1,978.63 \$2,098.97			86 87
88	\$666.34	\$845.10	\$1,005.40	\$1,124.29	\$1,375.07	\$1,537.92	\$1,014.02	\$1,331.35	\$1,619.40	\$1,803.63	\$2,180.45	\$2,422.00	\$1,199.34	\$1,595.61	\$1,958.95	\$2,184.83	\$2,640.35	\$2,928.65	88
89	\$698.52			\$1,178.82				\$1,391.09								\$2,274.21			89
90 91	\$730.71 \$762.88	\$926.10 \$966.54	\$1,102.55 \$1.151.13	\$1,233.46 \$1,288.11		\$1,689.11 \$1.764.76		\$1,453.52 \$1,518.73				\$2,647.39 \$2,767.86		\$1,727.85 \$1,798.04			\$2,863.19 \$2,981.59		90 91
92	\$795.07	\$1,006.98	\$1,199.70	\$1,342.64		\$1,840.30	\$1,210.40	\$1,586.74	\$1,931.74	\$2,151.44	\$2,604.28	\$2,893.79	\$1,407.86	\$1,871.02	\$2,298.86	\$2,564.57			92
93	\$816.56	\$1,033.33	\$1,230.91	\$1,377.86	\$1,688.86	\$1,889.24	\$1,240.51	\$1,624.26	\$1,976.68	\$2,201.58	\$2,665.37	\$2,960.83	\$1,437.24	\$1,908.19	\$2,343.91	\$2,615.09	\$3,167.03	\$3,513.74	93
94 95	\$838.06 \$859.55	\$1,059.81 \$1,086.16	\$1,262.13 \$1,293.46	\$1,413.07 \$1,448.29		\$1,938.06 \$1,986.88		\$1,662.64 \$1,701.87			\$2,727.91 \$2,791.91	\$3,029.44 \$3,099.64				\$2,666.70 \$2,719.29			94 95
95 96		\$1,086.16	\$1,293.46 \$1,324.66	\$1,448.29 \$1,483.52		\$1,986.88 \$2,035.70		\$1,701.87			\$2,791.91	\$3,099.64				\$2,772.96			95 96
97	\$902.54	\$1,138.86	\$1,355.88	\$1,518.73	\$1,864.47	\$2,084.52	\$1,368.39	\$1,783.22	\$2,167.22	\$2,414.23	\$2,924.27	\$3,245.12	\$1,561.23	\$2,064.48	\$2,532.99	\$2,827.61	\$3,428.13		97
98 99				\$1,553.95 \$1,589.16				\$1,825.36					\$1,594.02 \$1,627.54			\$2,883.35			98 99
00+	\$945.53	\$1,191.56			\$1,952.15				\$2,268.98						\$2,684.91				100-

ŀ				N	Monthly Pren	nium per \$3		Benefit Amou				sulting in 10°	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option					o 3% Comp					Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$3.47 \$3.49	\$4.19 \$4.22	\$4.81 \$4.84	\$5.31 \$5.35	\$6.42 \$6.48	\$7.19 \$7.25	\$5.09 \$5.17	\$6.26 \$6.36	\$7.26 \$7.38	\$8.21 \$8.34	\$10.21 \$10.38	\$11.63 \$11.83	\$9.55 \$9.66	\$11.90 \$12.05	\$13.95 \$14.11	\$16.02 \$16.21	\$20.28 \$20.54	\$23.00 \$23.30	25 26
27	\$3.49	\$4.25	\$4.87	\$5.39	\$6.53	\$7.23	\$5.17 \$5.25	\$6.46	\$7.50	\$8.48	\$10.56	\$12.03	\$9.00	\$12.03	\$14.11	\$16.41	\$20.80	\$23.60	27
28	\$3.53	\$4.28	\$4.91	\$5.42	\$6.58	\$7.37	\$5.32	\$6.56	\$7.62	\$8.62	\$10.75	\$12.24	\$9.88	\$12.33	\$14.45	\$16.61	\$21.07	\$23.90	28
29	\$3.54	\$4.30	\$4.94	\$5.47	\$6.63	\$7.43	\$5.40	\$6.66	\$7.74	\$8.77	\$10.93	\$12.45	\$9.99	\$12.47	\$14.63	\$16.81	\$21.33	\$24.21	29
30 31	\$3.56	\$4.33	\$4.97	\$5.51	\$6.69	\$7.49	\$5.48	\$6.77	\$7.87	\$8.91	\$11.12	\$12.67	\$10.11 \$10.23	\$12.62	\$14.81	\$17.02	\$21.59	\$24.52	30 31
32	\$3.59 \$3.61	\$4.36 \$4.39	\$5.01 \$5.04	\$5.54 \$5.59	\$6.73 \$6.79	\$7.55 \$7.61	\$5.57 \$5.65	\$6.88 \$6.99	\$8.00 \$8.13	\$9.05 \$9.21	\$11.31 \$11.51	\$12.89 \$13.11	\$10.23	\$12.77 \$12.93	\$14.98 \$15.16	\$17.23 \$17.44	\$21.87 \$22.14	\$24.84 \$25.16	31
33	\$3.62	\$4.41	\$5.08	\$5.62	\$6.83	\$7.67	\$5.74	\$7.10	\$8.26	\$9.36	\$11.70	\$13.34	\$10.47	\$13.08	\$15.33	\$17.64	\$22.42	\$25.48	33
34	\$3.64	\$4.44	\$5.12	\$5.67	\$6.89	\$7.72	\$5.83	\$7.21	\$8.39	\$9.52	\$11.90	\$13.57	\$10.59	\$13.23	\$15.52	\$17.86	\$22.70	\$25.81	34
35 36	\$3.66 \$3.70	\$4.47 \$4.52	\$5.15 \$5.21	\$5.71 \$5.78	\$6.94 \$7.04	\$7.79 \$7.90	\$5.92 \$6.03	\$7.32 \$7.46	\$8.53 \$8.69	\$9.67 \$9.87	\$12.11 \$12.36	\$13.82 \$14.10	\$10.73 \$10.87	\$13.39 \$13.56	\$15.71 \$15.92	\$18.08 \$18.34	\$22.99 \$23.31	\$26.14 \$26.51	35 36
37	\$3.74	\$4.58	\$5.28	\$5.85	\$7.04	\$8.01	\$6.14	\$7.60	\$8.87	\$10.07	\$12.63	\$14.10	\$11.01	\$13.75	\$16.14	\$18.59	\$23.64	\$26.88	37
38	\$3.77	\$4.62	\$5.35	\$5.93	\$7.23	\$8.12	\$6.25	\$7.74	\$9.04	\$10.27	\$12.89	\$14.70	\$11.15	\$13.94	\$16.36	\$18.84	\$23.97	\$27.27	38
39	\$3.81	\$4.68	\$5.41	\$6.01	\$7.33	\$8.23	\$6.37	\$7.90	\$9.22	\$10.48	\$13.17	\$15.00	\$11.31	\$14.12	\$16.58	\$19.11	\$24.31	\$27.65	39
40 41	\$3.85 \$3.88	\$4.73 \$4.79	\$5.48 \$5.54	\$6.08 \$6.16	\$7.43 \$7.52	\$8.34 \$8.46	\$6.49 \$6.61	\$8.05 \$8.21	\$9.41 \$9.59	\$10.69 \$10.91	\$13.44 \$13.73	\$15.32 \$15.64	\$11.46 \$11.62	\$14.31 \$14.51	\$16.80 \$17.03	\$19.37 \$19.64	\$24.65 \$25.00	\$28.05 \$28.45	40 41
42	\$3.93	\$4.83	\$5.61	\$6.24	\$7.62	\$8.57	\$6.73	\$8.36	\$9.78	\$11.13	\$14.01	\$15.97	\$11.77	\$14.71	\$17.26	\$19.90	\$25.36	\$28.85	42
43	\$3.96	\$4.88	\$5.68	\$6.31	\$7.72	\$8.68	\$6.85	\$8.53	\$9.98	\$11.36	\$14.31	\$16.30	\$11.92	\$14.91	\$17.49	\$20.17	\$25.71	\$29.26	43
44	\$3.99	\$4.94	\$5.74	\$6.39	\$7.82	\$8.79	\$6.99	\$8.69	\$10.18	\$11.59	\$14.61	\$16.64	\$12.08	\$15.10	\$17.72	\$20.45	\$26.07	\$29.68	44
45 46	\$4.04 \$4.10	\$4.99 \$5.09	\$5.81 \$5.94	\$6.47 \$6.61	\$7.91 \$8.11	\$8.90 \$9.12	\$7.13 \$7.39	\$8.87 \$9.21	\$10.37 \$10.74	\$11.84 \$12.19	\$14.92 \$15.30	\$17.01 \$17.45	\$12.24 \$12.44	\$15.30 \$15.54	\$17.96 \$18.25	\$20.72 \$21.07	\$26.44 \$26.88	\$30.12 \$30.62	45 46
47	\$4.18	\$5.19	\$6.06	\$6.77	\$8.29	\$9.34	\$7.67	\$9.56	\$11.11	\$12.55	\$15.69	\$17.43	\$12.64	\$15.79	\$18.54	\$21.41	\$27.32	\$31.13	47
48	\$4.25	\$5.30	\$6.19	\$6.91	\$8.48	\$9.55	\$7.95	\$9.92	\$11.50	\$12.93	\$16.08	\$18.36	\$12.84	\$16.04	\$18.83	\$21.76	\$27.78	\$31.65	48
49 50	\$4.32 \$4.40	\$5.40 \$5.50	\$6.33 \$6.45	\$7.06 \$7.21	\$8.68 \$8.87	\$9.77 \$9.99	\$8.25 \$8.56	\$10.30 \$10.69	\$11.90 \$12.32	\$13.31 \$13.71	\$16.49 \$16.91	\$18.83 \$19.32	\$13.04 \$13.24	\$16.29 \$16.54	\$19.13 \$19.44	\$22.11 \$22.47	\$28.24 \$28.70	\$32.18 \$32.71	49 50
51	\$4.40 \$4.47	\$5.60	\$6.45 \$6.58	\$7.21	\$8.87 \$9.05	\$10.21	\$8.88	\$10.69	\$12.32	\$13.71	\$17.34	\$19.32	\$13.24 \$13.45	\$16.81	\$19.44 \$19.75	\$22.47	\$28.70	\$32.71	51
52	\$4.54	\$5.71	\$6.71	\$7.50	\$9.24	\$10.43	\$9.21	\$11.52	\$13.20	\$14.53	\$17.78	\$20.32	\$13.66	\$17.07	\$20.06	\$23.21	\$29.66	\$33.81	52
53	\$4.61	\$5.81	\$6.83	\$7.65	\$9.44	\$10.64	\$9.55	\$11.96	\$13.66	\$14.96	\$18.23	\$20.83	\$13.88	\$17.35	\$20.38	\$23.58	\$30.15	\$34.38	53
54 55	\$4.69 \$4.76	\$5.91 \$6.01	\$6.96 \$7.10	\$7.80 \$7.94	\$9.63 \$9.81	\$10.86 \$11.08	\$9.91 \$10.31	\$12.41 \$12.89	\$14.15 \$14.64	\$15.40 \$15.86	\$18.69 \$19.18	\$21.37 \$21.90	\$14.10 \$14.31	\$17.62 \$17.91	\$20.71 \$21.04	\$23.97 \$24.34	\$30.65 \$31.15	\$34.95 \$35.53	54 55
56	\$5.21	\$6.52	\$7.65	\$8.58	\$10.64	\$12.02	\$10.80	\$13.51	\$15.33	\$16.69	\$20.35	\$23.24	\$14.91	\$18.69	\$21.99	\$25.48	\$32.66	\$37.27	56
57	\$5.68	\$7.04	\$8.20	\$9.23	\$11.47	\$12.97	\$11.32	\$14.16	\$16.06	\$17.56	\$21.59	\$24.67	\$15.52	\$19.50	\$22.98	\$26.65	\$34.23	\$39.09	57
58 59	\$6.14 \$6.60	\$7.55 \$8.06	\$8.75 \$9.31	\$9.87 \$10.51	\$12.30 \$13.12	\$13.92 \$14.86	\$11.87 \$12.44	\$14.84 \$15.55	\$16.83 \$17.63	\$18.47 \$19.43	\$22.91 \$24.31	\$26.19 \$27.80	\$16.17 \$16.84	\$20.35 \$21.24	\$24.01 \$25.09	\$27.89 \$29.18	\$35.88 \$37.61	\$41.01 \$43.01	58 59
60	\$7.05	\$8.58	\$9.86	\$11.14	\$13.95	\$15.81	\$13.05	\$16.30	\$17.03	\$20.43	\$25.80	\$27.60	\$17.53	\$22.17	\$26.21	\$30.54	\$39.42	\$45.01	60
61	\$7.51	\$9.09	\$10.41	\$11.78	\$14.77	\$16.76	\$13.67	\$17.08	\$19.35	\$21.48	\$27.37	\$31.32	\$18.26	\$23.13	\$27.39	\$31.96	\$41.33	\$47.32	61
62 63	\$7.98 \$8.81	\$9.60 \$10.62	\$10.96 \$12.12	\$12.43 \$13.75	\$15.60 \$17.27	\$17.71 \$19.61	\$14.33 \$15.13	\$17.91 \$18.89	\$20.28 \$21.76	\$22.58 \$24.39	\$29.03 \$31.27	\$33.26 \$35.79	\$19.02 \$20.41	\$24.13 \$25.84	\$28.62 \$30.61	\$33.43 \$35.66	\$43.33 \$46.08	\$49.63 \$52.73	62 63
64	\$9.65	\$11.64	\$13.30	\$15.08	\$18.94	\$21.51	\$15.15	\$19.92	\$23.34	\$26.33	\$33.69	\$38.52	\$21.89	\$27.67	\$32.75	\$38.05	\$49.01	\$56.02	64
65	\$10.48	\$12.65	\$14.47	\$16.40	\$20.61	\$23.41	\$16.83	\$21.01	\$25.05	\$28.44	\$36.30	\$41.46	\$23.49	\$29.62	\$35.02	\$40.60	\$52.12	\$59.52	65
66	\$11.32	\$13.67	\$15.63	\$17.73	\$22.30	\$25.31	\$17.75	\$22.15	\$26.87	\$30.70	\$39.11	\$44.62	\$25.19	\$31.72	\$37.47	\$43.32	\$55.43	\$63.24	66
67 68	\$12.17 \$13.82	\$14.69 \$16.72	\$16.80 \$19.14	\$19.06 \$21.68	\$23.97 \$27.19	\$27.21 \$30.84	\$18.72 \$20.86	\$23.35 \$26.05	\$28.84 \$31.86	\$33.13 \$36.48	\$42.11 \$46.16	\$48.02 \$52.54	\$27.01 \$29.45	\$33.97 \$37.10	\$40.07 \$43.81	\$46.22 \$50.35	\$58.97 \$63.89	\$67.19 \$72.66	67 68
69	\$15.47	\$18.74	\$21.49	\$24.31	\$30.40	\$34.47	\$23.23	\$29.05	\$35.19	\$40.16	\$50.59	\$57.49	\$32.11	\$40.52	\$47.91	\$54.84	\$69.21	\$78.56	69
70	\$17.12	\$20.78	\$23.85	\$26.93	\$33.63	\$38.10	\$25.88	\$32.40	\$38.87	\$44.22	\$55.45	\$62.90	\$35.00	\$44.25	\$52.38	\$59.73	\$74.99	\$84.95	70
71 72	\$18.77 \$20.42	\$22.80 \$24.84	\$26.20 \$28.55	\$29.56 \$32.18	\$36.85 \$40.07	\$41.73 \$45.35	\$28.83 \$32.12	\$36.12 \$40.29	\$42.94 \$47.43	\$48.69 \$53.59	\$60.78 \$66.59	\$68.82 \$75.30	\$38.16 \$41.60	\$48.33 \$52.78	\$57.28 \$62.62	\$65.05 \$70.85	\$81.24 \$88.01	\$91.86 \$99.33	71 72
73	\$23.39	\$28.60	\$32.99	\$37.06	\$45.95	\$51.91	\$35.59	\$44.80	\$52.88	\$59.58	\$73.74	\$83.25	\$45.68	\$58.17	\$69.18	\$78.06	\$96.57	\$108.82	73
74	\$26.36	\$32.35	\$37.44	\$41.94	\$51.81	\$58.47	\$39.42	\$49.82	\$58.95	\$66.23	\$81.66	\$92.05	\$50.16	\$64.11	\$76.43	\$85.99	\$105.95	\$119.22	74
75 76	\$29.32 \$32.29	\$36.11 \$39.88	\$41.89 \$46.33	\$46.84 \$51.72	\$57.68 \$63.56	\$65.02 \$71.58	\$43.68 \$48.40	\$55.41 \$61.61	\$65.71 \$73.26	\$73.63 \$81.86	\$90.43 \$100.14	\$101.77 \$112.53	\$55.08 \$60.48	\$70.65 \$77.87	\$84.44 \$93.28	\$94.72 \$104.35	\$116.25 \$127.55	\$130.61 \$143.10	75 76
76	\$32.29 \$35.26	\$39.88 \$43.64	\$46.33 \$50.78	\$56.61	\$69.42	\$78.13	\$48.40 \$53.64	\$68.53	\$73.26 \$81.66	\$91.01	\$100.14	\$112.53	\$66.41	\$85.82	\$93.28 \$103.06	\$104.35	\$127.55	\$143.10	76
78	\$37.99	\$47.11	\$54.92	\$61.19	\$74.94	\$84.24	\$57.04	\$73.02	\$87.14	\$97.04	\$118.05	\$132.29	\$70.10	\$90.81	\$109.21	\$121.74	\$147.97	\$165.53	78
79	\$40.73	\$50.59	\$59.07	\$65.78	\$80.47	\$90.35	\$60.64	\$77.80	\$92.98	\$103.47	\$125.68	\$140.64	\$74.01	\$96.07	\$115.73	\$128.92	\$156.46	\$174.78	79
80 81	\$43.47 \$46.21	\$54.07 \$57.54	\$63.22 \$67.36	\$70.37 \$74.97	\$85.99 \$91.51	\$96.47 \$102.58	\$64.48 \$68.56	\$82.90 \$88.32	\$99.22 \$105.88	\$110.32 \$117.62	\$133.79 \$142.43	\$149.51 \$158.95	\$78.13 \$82.49	\$101.65 \$107.55	\$122.64 \$129.97	\$136.53 \$144.60	\$165.44 \$174.93	\$184.55 \$194.87	80 81
82	\$48.95	\$61.02	\$71.51	\$79.55	\$97.02	\$102.56	\$72.92	\$94.11	\$112.96	\$125.43	\$151.62	\$168.99	\$87.09	\$113.78	\$137.73	\$153.13	\$184.98	\$205.77	82
83	\$52.55	\$65.63	\$77.03	\$85.68	\$104.45	\$116.91	\$77.55	\$100.22	\$120.43	\$133.68	\$161.45	\$179.77	\$92.17	\$120.59	\$146.16	\$162.45	\$196.06	\$217.92	83
84 85	\$56.14 \$59.74	\$70.22 \$74.82	\$82.54 \$88.07	\$91.82 \$97.96	\$111.86 \$119.27	\$125.11 \$133.33	\$82.48 \$87.71	\$106.73 \$113.67	\$128.39 \$136.88	\$142.47 \$151.84	\$171.91 \$183.04	\$191.25 \$203.45	\$97.55 \$103.24	\$127.82 \$135.48	\$155.10 \$164.58	\$172.33 \$182.81	\$207.82 \$220.29	\$230.79 \$244.42	84 85
86	\$63.34	\$74.82 \$79.43	\$93.59	\$104.08	\$119.27	\$133.33	\$93.28	\$113.67	\$136.88	\$161.83	\$183.04	\$203.45	\$103.24	\$135.48	\$174.65	\$182.81	\$220.29	\$244.42	85 86
87	\$66.94	\$84.03	\$99.10	\$110.22	\$134.11	\$149.77	\$99.21	\$128.92	\$155.61	\$172.47	\$207.53	\$230.23	\$115.62	\$152.19	\$185.33	\$205.73	\$247.50	\$274.14	87
88	\$70.33	\$88.26	\$104.14	\$115.84	\$141.03	\$157.51	\$103.65	\$134.64	\$162.53	\$180.14	\$216.82	\$240.55	\$120.35	\$158.37	\$192.90	\$214.14	\$257.73	\$285.52	88
89 90	\$73.73 \$77.12	\$92.49 \$96.72	\$109.16 \$114.20	\$121.47 \$127.09	\$147.95 \$154.88	\$165.25 \$173.00	\$108.30 \$113.15	\$140.61 \$146.85	\$169.75 \$177.30	\$188.14 \$196.52	\$226.53 \$236.68	\$251.33 \$262.59	\$125.27 \$130.38	\$164.80 \$171.49	\$200.77 \$208.97	\$222.89 \$232.00	\$268.39 \$279.49	\$297.36 \$309.71	89 90
90	\$80.52	\$100.95	\$114.20	\$127.09	\$154.88	\$173.00	\$113.15	\$146.85	\$177.30	\$205.25	\$236.68	\$274.36	\$130.38	\$171.49	\$208.97	\$232.00	\$279.49	\$309.71	90
92	\$83.92	\$105.17	\$124.27	\$138.35	\$168.72	\$188.49	\$123.50	\$160.16	\$193.44	\$214.38	\$258.34	\$286.66	\$141.26	\$185.70	\$226.36	\$251.36	\$303.06	\$335.93	92
93	\$86.19	\$107.93	\$127.50	\$141.98	\$173.22	\$193.48	\$126.50	\$163.86	\$197.82	\$219.26	\$264.26	\$293.16	\$144.21	\$189.39	\$230.79	\$256.32	\$309.12	\$342.56	93
94 95	\$88.46 \$90.73	\$110.68 \$113.43	\$130.74 \$133.97	\$145.61 \$149.24	\$177.72 \$182.22	\$198.48 \$203.49	\$129.57 \$132.72	\$167.64 \$171.51	\$202.32 \$206.92	\$224.26 \$229.37	\$270.33 \$276.53	\$299.81 \$306.60	\$147.22 \$150.30	\$193.15 \$196.99	\$235.31 \$239.92	\$261.38 \$266.54	\$315.32 \$321.63	\$349.32 \$356.21	94 95
95 96	\$90.73 \$92.99	\$113.43 \$116.19	\$133.97 \$137.20	\$149.24 \$152.87	\$182.22 \$186.71	\$203.49 \$208.48	\$132.72 \$135.94	\$171.51 \$175.47	\$206.92 \$211.62	\$229.37 \$234.60	\$276.53 \$282.87	\$306.60	\$150.30 \$153.45	\$196.99 \$200.90	\$239.92 \$244.62	\$266.54 \$271.80	\$321.63 \$328.06	\$356.21 \$363.24	95 96
97	\$95.26	\$118.94	\$140.44	\$156.50	\$191.21	\$213.49	\$139.24	\$179.52	\$216.43	\$239.94	\$289.34	\$320.66	\$156.65	\$204.90	\$249.43	\$277.15	\$334.63	\$370.40	97
98 99	\$97.54	\$121.70	\$143.67	\$160.12	\$195.71	\$218.48	\$142.62	\$183.66	\$221.34	\$245.41	\$295.97	\$327.93	\$159.92	\$208.97	\$254.33	\$282.60	\$341.33	\$377.71	98
99	\$99.80 \$102.07	\$124.45 \$127.20	\$146.91 \$150.14	\$163.75 \$167.38	\$200.21 \$204.72	\$223.49 \$228.49	\$146.07 \$149.61	\$187.89 \$192.23	\$226.37 \$231.51	\$251.00 \$256.72	\$302.74 \$309.67	\$335.37 \$342.97	\$163.25 \$166.65	\$213.11 \$217.34	\$259.34 \$264.44	\$288.17 \$293.84	\$348.16 \$355.12	\$385.15 \$392.74	99 100

ļ				Q	uarterly Pre	mium per \$3		Benefit Amo				sulting in 10	% Cumulativ	ve Increase)					
Issue		F	uture Purch	ase Ontion			(			ound Inflatio				Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$10.19	\$12.32	\$14.14	\$15.62	\$18.89	\$21.15	\$14.97	\$18.40	\$21.34	\$24.12	\$30.01	\$34.19	\$28.07	\$34.99	\$41.01	\$47.09	\$59.63	\$67.63	25
26	\$10.25	\$12.42	\$14.23	\$15.72	\$19.05	\$21.31	\$15.20	\$18.69	\$21.70	\$24.52	\$30.53	\$34.77	\$28.39	\$35.41	\$41.49	\$47.67	\$60.38	\$68.50	26
27	\$10.32	\$12.49	\$14.32	\$15.85	\$19.21	\$21.51	\$15.42	\$18.99	\$22.06	\$24.94	\$31.04	\$35.38	\$28.72	\$35.84	\$41.98	\$48.25	\$61.16	\$69.37	27
28	\$10.38	\$12.58	\$14.42	\$15.94	\$19.34	\$21.67	\$15.65	\$19.27	\$22.41	\$25.36	\$31.59	\$35.99	\$29.04	\$36.26	\$42.49	\$48.83	\$61.93	\$70.28	28 29
30	\$10.42 \$10.48	\$12.65 \$12.74	\$14.52 \$14.62	\$16.07 \$16.20	\$19.50 \$19.67	\$21.84 \$22.02	\$15.88 \$16.10	\$19.57 \$19.89	\$22.77 \$23.12	\$25.77 \$26.19	\$32.14 \$32.69	\$36.61 \$37.26	\$29.37 \$29.72	\$36.67 \$37.09	\$43.01 \$43.53	\$49.41 \$50.03	\$62.71 \$63.48	\$71.18 \$72.08	30
31	\$10.46 \$10.54	\$12.74	\$14.02	\$16.20	\$19.07	\$22.02	\$16.10	\$20.22	\$23.51	\$26.62	\$33.24	\$37.20	\$30.07	\$37.54	\$44.04	\$50.64	\$64.30	\$73.03	31
32	\$10.60	\$12.90	\$14.82	\$16.43	\$19.95	\$22.13	\$16.62	\$20.54	\$23.90	\$27.07	\$33.83	\$38.54	\$30.44	\$38.01	\$44.56	\$51.26	\$65.10	\$73.96	32
33	\$10.64	\$12.97	\$14.94	\$16.52	\$20.09	\$22.54	\$16.89	\$20.86	\$24.29	\$27.52	\$34.41	\$39.23	\$30.79	\$38.46	\$45.08	\$51.88	\$65.91	\$74.90	33
34	\$10.70	\$13.07	\$15.04	\$16.65	\$20.24	\$22.70	\$17.14	\$21.19	\$24.67	\$27.97	\$34.99	\$39.91	\$31.14	\$38.91	\$45.63	\$52.53	\$66.75	\$75.87	34
35	\$10.77	\$13.13	\$15.14	\$16.79	\$20.41	\$22.90	\$17.40	\$21.51	\$25.07	\$28.42	\$35.61	\$40.62	\$31.54	\$39.36	\$46.18	\$53.16	\$67.60	\$76.84	35
36	\$10.87	\$13.29	\$15.33	\$16.98	\$20.70	\$23.22	\$17.72	\$21.92	\$25.55	\$29.01	\$36.36	\$41.46	\$31.96	\$39.88	\$46.79	\$53.91	\$68.53	\$77.94	36
37	\$11.00	\$13.45	\$15.52	\$17.20	\$20.99	\$23.54	\$18.05	\$22.35	\$26.07	\$29.59	\$37.13	\$42.33	\$32.37	\$40.43	\$47.44	\$54.66	\$69.50	\$79.04	37
38	\$11.09	\$13.59	\$15.72	\$17.44	\$21.25	\$23.87	\$18.37	\$22.77	\$26.59	\$30.21	\$37.91	\$43.21	\$32.79	\$40.98	\$48.09	\$55.40	\$70.47	\$80.17	38
39	\$11.19	\$13.75	\$15.91	\$17.66	\$21.54	\$24.19	\$18.72	\$23.22	\$27.10	\$30.82	\$38.71	\$44.11	\$33.24	\$41.53	\$48.74	\$56.18	\$71.47	\$81.30	39
40 41	\$11.32 \$11.42	\$13.90 \$14.07	\$16.10 \$16.30	\$17.89 \$18.11	\$21.84 \$22.12	\$24.52 \$24.87	\$19.09 \$19.44	\$23.67 \$24.12	\$27.65 \$28.20	\$31.44 \$32.08	\$39.52 \$40.36	\$45.05 \$45.99	\$33.69 \$34.16	\$42.08 \$42.66	\$49.38 \$50.06	\$56.95 \$57.73	\$72.48 \$73.51	\$82.47 \$83.63	40 41
42	\$11.55	\$14.07	\$16.49	\$18.34	\$22.12	\$25.19	\$19.44	\$24.12	\$28.75	\$32.73	\$41.21	\$46.96	\$34.61	\$43.24	\$50.06	\$58.50	\$74.55	\$84.83	42
43	\$11.64	\$14.26	\$16.69	\$18.57	\$22.41	\$25.52	\$20.15	\$25.07	\$29.34	\$33.41	\$42.08	\$47.93	\$35.06	\$43.82	\$51.43	\$59.31	\$75.58	\$86.02	43
44	\$11.74	\$14.52	\$16.89	\$18.79	\$22.70	\$25.84	\$20.13	\$25.55	\$29.92	\$34.09	\$42.94	\$48.93	\$35.51	\$44.41	\$52.10	\$60.12	\$76.65	\$87.25	44
45	\$11.87	\$14.69	\$17.07	\$19.02	\$23.25	\$26.16	\$20.96	\$26.07	\$30.49	\$34.79	\$43.86	\$50.00	\$35.99	\$44.99	\$52.81	\$60.93	\$77.75	\$88.55	45
46	\$12.07	\$14.97	\$17.47	\$19.44	\$23.84	\$26.81	\$21.74	\$27.07	\$31.56	\$35.84	\$44.99	\$51.29	\$36.58	\$45.69	\$53.65	\$61.93	\$79.04	\$90.04	46
47	\$12.29	\$15.27	\$17.82	\$19.89	\$24.39	\$27.46	\$22.54	\$28.11	\$32.66	\$36.91	\$46.11	\$52.61	\$37.16	\$46.41	\$54.49	\$62.93	\$80.33	\$91.52	47
48	\$12.49	\$15.59	\$18.21	\$20.31	\$24.94	\$28.07	\$23.39	\$29.17	\$33.79	\$38.01	\$47.28	\$53.98	\$37.74	\$47.16	\$55.36	\$63.97	\$81.66	\$93.04	48
49	\$12.71	\$15.88	\$18.60	\$20.76	\$25.52	\$28.72	\$24.26	\$30.27	\$34.99	\$39.13	\$48.48	\$55.36	\$38.32	\$47.89	\$56.24	\$65.00	\$83.02	\$94.60	49
50	\$12.94	\$16.17	\$18.95	\$21.19	\$26.07	\$29.37	\$25.16	\$31.44	\$36.22	\$40.29	\$49.71	\$56.79	\$38.94	\$48.64	\$57.15	\$66.07	\$84.37	\$96.18	50
51 52	\$13.13 \$13.35	\$16.46 \$16.79	\$19.34 \$19.72	\$21.60 \$22.06	\$26.62 \$27.17	\$30.01 \$30.66	\$26.10 \$27.07	\$32.63 \$33.86	\$37.48 \$38.81	\$41.49 \$42.72	\$50.96 \$52.26	\$58.25 \$59.73	\$39.56 \$40.16	\$49.41 \$50.19	\$58.05 \$58.99	\$67.13 \$68.23	\$85.77 \$87.19	\$97.80 \$99.42	51 52
53	\$13.55	\$16.79	\$19.72	\$22.06	\$27.75	\$30.66	\$27.07	\$35.16	\$40.16	\$42.72 \$43.98	\$53.59	\$61.25	\$40.16	\$50.19	\$59.93	\$69.33	\$88.65	\$99.42	52 53
54	\$13.77	\$17.37	\$20.03	\$22.47	\$28.30	\$31.92	\$29.14	\$36.48	\$41.59	\$45.28	\$54.95	\$62.83	\$41.46	\$51.81	\$60.90	\$70.47	\$90.10	\$101.07	54
55	\$14.00	\$17.66	\$20.86	\$23.35	\$28.84	\$32.57	\$30.31	\$37.91	\$43.04	\$46.63	\$56.40	\$64.39	\$42.08	\$52.65	\$61.86	\$71.57	\$91.59	\$104.46	55
56	\$15.33	\$19.17	\$22.47	\$25.22	\$31.27	\$35.34	\$31.76	\$39.71	\$45.08	\$49.06	\$59.83	\$68.33	\$43.82	\$54.95	\$64.65	\$74.90	\$96.02	\$109.57	56
57	\$16.69	\$20.70	\$24.09	\$27.14	\$33.73	\$38.13	\$33.28	\$41.62	\$47.21	\$51.61	\$63.48	\$72.53	\$45.63	\$57.34	\$67.56	\$78.36	\$100.64	\$114.94	57
58	\$18.05	\$22.19	\$25.71	\$29.01	\$36.16	\$40.91	\$34.89	\$43.63	\$49.48	\$54.30	\$67.36	\$77.00	\$47.54	\$59.83	\$70.60	\$81.98	\$105.49	\$120.56	58
59	\$19.40	\$23.71	\$27.36	\$30.89	\$38.58	\$43.69	\$36.58	\$45.73	\$51.84	\$57.11	\$71.47	\$81.72	\$49.51	\$62.45	\$73.77	\$85.80	\$110.57	\$126.45	59
60	\$20.74	\$25.22	\$28.97	\$32.76	\$41.01	\$46.48	\$38.36	\$47.93	\$54.30	\$60.06	\$75.83	\$86.74	\$51.55	\$65.16	\$77.07	\$89.77	\$115.91	\$132.63	60
61	\$22.09	\$26.71	\$30.59	\$34.64	\$43.43	\$49.29	\$40.19	\$50.23	\$56.88	\$63.16	\$80.47	\$92.07	\$53.68	\$68.01	\$80.53	\$93.95	\$121.51	\$139.13	61
62	\$23.45	\$28.24	\$32.21	\$36.54	\$45.86	\$52.06	\$42.14	\$52.65	\$59.63	\$66.40	\$85.35	\$97.80	\$55.91	\$70.95	\$84.15	\$98.29	\$127.39	\$145.92	62
63 64	\$25.91 \$28.36	\$31.21 \$34.22	\$35.64 \$39.09	\$40.43 \$44.34	\$50.78 \$55.69	\$57.66 \$63.23	\$44.47 \$46.89	\$55.53 \$58.56	\$63.97 \$68.63	\$71.70 \$77.42	\$91.94 \$99.06	\$105.24 \$113.26	\$59.99 \$64.36	\$75.97 \$81.33	\$90.00 \$96.27	\$104.84 \$111.86	\$135.48 \$144.08	\$155.03 \$164.70	63 64
65	\$30.82	\$37.19	\$42.53	\$48.22	\$60.61	\$68.82	\$49.48	\$61.77	\$73.63	\$83.60	\$106.72	\$121.89	\$69.05	\$87.09	\$102.97	\$119.37	\$153.23	\$174.99	65
66	\$33.28	\$40.19	\$45.96	\$52.13	\$65.55	\$74.42	\$52.20	\$65.13	\$79.00	\$90.27	\$114.97	\$131.18	\$74.06	\$93.27	\$110.15	\$127.36	\$162.97	\$185.92	66
67	\$35.77	\$43.18	\$49.38	\$56.05	\$70.47	\$80.01	\$55.04	\$68.66	\$84.80	\$97.41	\$123.79	\$141.16	\$79.40	\$99.87	\$117.81	\$135.89	\$173.37	\$197.54	67
68	\$40.62	\$49.16	\$56.28	\$63.75	\$79.95	\$90.68	\$61.31	\$76.58	\$93.65	\$107.24	\$135.70	\$154.45	\$86.57	\$109.09	\$128.81	\$148.02	\$187.84	\$213.61	68
69	\$45.47	\$55.11	\$63.20	\$71.47	\$89.39	\$101.35	\$68.30	\$85.42	\$103.46	\$118.07	\$148.73	\$169.00	\$94.40	\$119.14	\$140.84	\$161.22	\$203.48	\$230.97	69
70	\$50.33	\$61.09	\$70.11	\$79.17	\$98.87	\$112.02	\$76.10	\$95.24	\$114.29	\$130.01	\$163.03	\$184.92	\$102.91	\$130.11	\$154.00	\$175.60	\$220.46	\$249.77	70
71	\$55.18	\$67.05	\$77.03	\$86.90	\$108.34	\$122.69	\$84.77	\$106.21	\$126.26	\$143.13	\$178.68	\$202.32	\$112.19	\$142.10	\$168.40	\$191.26	\$238.83	\$270.07	71
72	\$60.03	\$73.03	\$83.92	\$94.60	\$117.81	\$133.34	\$94.44	\$118.46	\$139.45	\$157.56	\$195.79	\$221.36	\$122.31	\$155.17	\$184.11	\$208.31	\$258.75	\$292.03	72
73 74	\$68.75 \$77.48	\$84.08 \$95.12	\$96.99 \$110.09	\$108.96 \$123.31	\$135.08 \$152.32	\$152.61 \$171.89	\$104.62 \$115.91	\$131.73 \$146.47	\$155.46 \$173.31	\$175.15 \$194.72	\$216.81 \$240.10	\$244.75 \$270.62	\$134.31 \$147.47	\$171.02 \$188.47	\$203.39 \$224.70	\$229.48 \$252.80	\$283.91 \$311.50	\$319.94 \$350.50	73 74
74 75	\$77.48 \$86.19	\$106.17	\$110.09	\$123.31	\$169.59	\$171.89	\$115.91	\$146.47	\$173.31	\$194.72	\$240.10	\$270.62	\$147.47	\$207.72	\$224.70	\$252.80	\$311.50	\$350.50	75
76	\$94.92	\$117.24	\$136.21	\$152.06	\$186.86	\$210.44	\$142.30	\$181.14	\$215.38	\$240.67	\$294.43	\$330.84	\$177.80	\$228.93	\$274.24	\$306.78	\$374.98	\$420.71	76
77	\$103.65	\$128.29	\$149.28	\$166.42	\$204.09	\$229.71	\$157.69	\$201.48	\$240.10	\$267.59	\$326.02	\$365.83	\$195.24	\$252.32	\$303.00	\$337.95	\$411.43	\$460.88	77
78	\$111.71	\$138.51	\$161.47	\$179.91	\$220.33	\$247.67	\$167.68	\$214.68	\$256.20	\$285.31	\$347.07	\$388.92	\$206.11	\$266.97	\$321.07	\$357.91	\$435.04	\$486.65	78
79	\$119.76	\$148.73	\$173.67	\$193.39	\$236.57	\$265.64	\$178.29	\$228.75	\$273.37	\$304.19	\$369.49	\$413.47	\$217.58	\$282.46	\$340.25	\$379.03	\$460.01	\$513.85	79
80	\$127.81	\$158.95	\$185.86	\$206.88	\$252.80	\$283.62	\$189.57	\$243.72	\$291.71	\$324.34	\$393.35	\$439.56	\$229.71	\$298.86	\$360.56	\$401.40	\$486.40	\$542.56	80
81	\$135.86	\$169.17	\$198.06	\$220.40	\$269.04	\$301.58	\$201.58	\$259.66	\$311.28	\$345.81	\$418.74	\$467.31	\$242.52	\$316.18	\$382.10	\$425.11	\$514.31	\$572.90	81
82	\$143.91	\$179.39	\$210.24	\$233.88	\$285.24	\$319.55	\$214.38	\$276.67	\$332.10	\$368.78	\$445.78	\$496.84	\$256.04	\$334.52	\$404.93	\$450.21	\$543.83	\$604.96	82
83 84	\$154.48	\$192.94	\$226.48	\$251.90	\$307.07	\$343.71	\$228.00	\$294.65	\$354.06	\$393.03	\$474.65	\$528.53	\$270.97	\$354.54	\$429.70	\$477.60	\$576.43	\$640.68	83
84 85	\$165.07 \$175.64	\$206.46 \$219.98	\$242.68 \$258.92	\$269.94 \$287.99	\$328.87 \$350.66	\$367.84 \$392.00	\$242.48 \$257.88	\$313.80 \$334.20	\$377.48 \$402.44	\$418.87 \$446.42	\$505.41 \$538.14	\$562.27 \$598.13	\$286.79 \$303.51	\$375.79 \$398.30	\$455.99 \$483.87	\$506.64 \$537.46	\$611.00 \$647.64	\$678.52 \$718.60	84 85
86	\$175.64 \$186.22	\$233.53	\$258.92	\$287.99	\$372.49	\$416.15	\$257.88	\$355.94	\$402.44	\$475.78	\$573.00	\$636.30	\$303.51	\$422.17	\$483.87 \$513.46	\$570.15	\$686.48	\$718.60	86 86
87	\$196.79	\$247.05	\$291.35	\$324.05	\$394.28	\$440.31	\$291.68	\$379.03	\$457.48	\$507.06	\$610.13	\$676.87	\$339.92	\$447.43	\$544.86	\$604.86	\$727.65	\$805.98	87
88	\$206.78	\$259.50	\$306.16	\$340.57	\$414.63	\$463.08	\$304.74	\$395.85	\$477.83	\$529.60	\$637.45	\$707.21	\$353.84	\$465.60	\$567.12	\$629.56	\$757.72	\$839.42	88
89	\$216.78	\$271.92	\$320.95	\$357.13	\$434.97	\$485.85	\$318.38	\$413.40	\$499.07	\$553.15	\$666.01	\$738.90	\$368.29	\$484.52	\$590.27	\$655.30	\$789.06	\$874.25	89
90	\$226.73	\$284.36	\$335.75	\$373.66	\$455.35	\$508.61	\$332.65	\$431.74	\$521.26	\$577.75	\$695.83	\$772.02	\$383.33	\$504.19	\$614.36	\$682.09	\$821.70	\$910.54	90
91	\$236.73	\$296.78	\$350.57	\$390.21	\$475.68	\$531.38	\$347.56	\$450.88	\$544.45	\$603.43	\$726.97	\$806.62	\$398.98	\$524.66	\$639.43	\$709.96	\$855.66	\$948.31	91
92	\$246.72	\$309.20	\$365.34	\$406.74	\$496.03	\$554.15	\$363.08	\$470.87	\$568.70	\$630.28	\$759.51	\$842.78	\$415.31	\$545.96	\$665.49	\$739.00	\$891.00	\$987.64	92
93	\$253.39	\$317.32	\$374.86	\$417.42	\$509.26	\$568.83	\$371.91	\$481.73	\$581.60	\$644.63	\$776.94	\$861.89	\$423.97	\$556.80	\$678.52	\$753.59		\$1,007.13	93
94	\$260.07	\$325.40	\$384.36	\$428.09	\$522.49	\$583.54	\$380.93	\$492.87	\$594.83	\$659.32	\$794.76	\$881.43	\$432.84	\$567.85	\$691.81	\$768.46	+	\$1,026.99	94
95	\$266.74	\$333.49	\$393.87	\$438.76	\$535.71	\$598.26	\$390.18	\$504.24	\$608.34	\$674.36	\$813.00	\$901.42	\$441.89	\$579.15	\$705.36	\$783.63		\$1,047.27	95
96 97	\$273.41 \$280.06	\$341.61 \$349.69	\$403.38 \$412.89	\$449.43 \$460.10	\$548.94 \$562.17	\$612.94 \$627.66	\$399.66 \$409.37	\$515.89 \$527.79	\$622.16 \$636.30	\$689.71 \$705.43	\$831.62 \$850.67	\$921.86 \$942.74	\$451.14 \$460.56	\$590.66 \$602.39	\$719.18 \$733.32	\$799.08 \$814.80		\$1,067.94 \$1,088.99	96 97
98	\$280.06 \$286.76	\$349.69 \$357.81	\$412.89 \$422.39	\$460.10 \$470.75	\$562.17 \$575.39	\$627.66	\$409.37 \$419.29	\$527.79 \$539.95	\$636.30 \$650.75	\$705.43 \$721.50	\$850.67 \$870.14	\$942.74 \$964.12	\$460.56	\$602.39 \$614.36	\$733.32 \$747.74	\$814.80 \$830.85		\$1,088.99	98
98	\$280.76	\$365.89	\$422.39	\$470.75 \$481.42	\$588.62	\$657.05	\$419.29	\$559.95 \$552.40	\$665.52	\$737.94	\$890.07	\$985.99	\$470.16	\$626.56	\$762.44			\$1,110.46	98

					Annual Prei	mium per \$3	800 Monthly B			% Phase 1 I		sulting in 10	% Cumulativ	ve Increase)					
Issue	0.1/	2.1/	Future Purch		7.	1 15 - 41		Au	ito 3% Com	pound Inflati	on	Lifetima	0 V		uto 5% Com			l if-ti	Issu
Age 25	2 Year \$38.26	3 Year \$46.27	4 Year \$53.06	5 Year \$58.65	7 Year \$70.92	Lifetime \$79.42	2 Year \$56.23	3 Year \$69.10	4 Year \$80.15	5 Year \$90.60	7 Year \$112.70	Lifetime \$128.36	2 Year \$105.41	3 Year \$131.40	4 Year \$153.99	5 Year \$176.81	7 Year \$223.94	Lifetime \$253.94	Age 25
26	\$38.50	\$46.63	\$53.44	\$59.02	\$71.53	\$80.03	\$57.08	\$70.19	\$81.49	\$92.05	\$114.64	\$130.55	\$106.62	\$132.98	\$155.80	\$179.00	\$226.73	\$257.21	26
27 28	\$38.74 \$38.98	\$46.87 \$47.25	\$53.80 \$54.16	\$59.51 \$59.87	\$72.14 \$72.62	\$80.76 \$81.37	\$57.93 \$58.77	\$71.28 \$72.38	\$82.82 \$84.16	\$93.63 \$95.21	\$116.58 \$118.65	\$132.86 \$135.17	\$107.84 \$109.05	\$134.55 \$136.14	\$157.63 \$159.58	\$181.19 \$183.37	\$229.65 \$232.56	\$260.49 \$263.89	28
29	\$39.11	\$47.49	\$54.53	\$60.36	\$73.23	\$81.97	\$59.63	\$73.47	\$85.49	\$96.79	\$120.71	\$137.47	\$110.26	\$137.71	\$161.51	\$185.56	\$235.48	\$267.29	2
30	\$39.35	\$47.85	\$54.89	\$60.84	\$73.83	\$82.70	\$60.48	\$74.69	\$86.83	\$98.36	\$122.77	\$139.90	\$111.61	\$139.29	\$163.46	\$187.87	\$238.39	\$270.69	3
31 32	\$39.59 \$39.83	\$48.09 \$48.46	\$55.25 \$55.62	\$61.20 \$61.69	\$74.32 \$74.93	\$83.30 \$84.04	\$61.45 \$62.43	\$75.90 \$77.11	\$88.29 \$89.75	\$99.95 \$101.64	\$124.84 \$127.03	\$142.33 \$144.76	\$112.94 \$114.28	\$140.99 \$142.69	\$165.40 \$167.34	\$190.18 \$192.48	\$241.43 \$244.46	\$274.21 \$277.73	3:
33	\$39.95	\$48.70	\$56.10	\$62.05	\$75.42	\$84.65	\$63.39	\$78.33	\$91.20	\$103.35	\$129.22	\$147.31	\$115.61	\$144.40	\$169.29	\$194.79	\$247.50	\$281.26	3
34	\$40.19	\$49.06	\$56.47	\$62.55	\$76.02	\$85.25	\$64.36	\$79.54	\$92.66	\$105.05	\$131.40	\$149.85	\$116.95	\$146.09	\$171.35	\$197.22	\$250.66	\$284.90	34
35 36	\$40.44 \$40.80	\$49.30 \$49.91	\$56.84 \$57.56	\$63.03 \$63.76	\$76.63 \$77.73	\$85.98 \$87.20	\$65.34 \$66.55	\$80.76 \$82.34	\$94.12 \$95.94	\$106.74 \$108.93	\$133.71 \$136.50	\$152.53 \$155.68	\$118.40 \$119.99	\$147.80 \$149.73	\$173.42 \$175.73	\$199.65 \$202.44	\$253.81 \$257.33	\$288.54 \$292.67	3:
37	\$41.29	\$50.52	\$58.29	\$64.60	\$78.82	\$88.41	\$67.76	\$83.92	\$97.88	\$111.12	\$139.41	\$158.96	\$121.56	\$151.80	\$178.16	\$205.24	\$260.98	\$296.80	3
38	\$41.66	\$51.01	\$59.02	\$65.46	\$79.78	\$89.63	\$68.98	\$85.49	\$99.83	\$113.42	\$142.33	\$162.24	\$123.15	\$153.87	\$180.58	\$208.03	\$264.62	\$301.05	3
39 40	\$42.02 \$42.50	\$51.61 \$52.22	\$59.75 \$60.48	\$66.31 \$67.16	\$80.88 \$81.97	\$90.84 \$92.05	\$70.31 \$71.65	\$87.20 \$88.89	\$101.77 \$103.83	\$115.73 \$118.04	\$145.37 \$148.40	\$165.65 \$169.17	\$124.84 \$126.54	\$155.93 \$157.99	\$183.01 \$185.44	\$210.94 \$213.85	\$268.38 \$272.15	\$305.31 \$309.67	3:
41	\$42.87	\$52.82	\$61.20	\$68.00	\$83.06	\$93.39	\$71.03	\$90.60	\$105.00	\$120.47	\$151.56	\$172.69	\$128.24	\$160.18	\$187.99	\$216.77	\$276.03	\$314.04	4
42	\$43.35	\$53.32	\$61.93	\$68.86	\$84.16	\$94.60	\$74.32	\$92.29	\$107.97	\$122.89	\$154.72	\$176.33	\$129.94	\$162.36	\$190.54	\$219.68	\$279.92	\$318.54	4:
43 44	\$43.71 \$44.09	\$53.92 \$54.53	\$62.67 \$63.39	\$69.71 \$70.55	\$85.25 \$86.34	\$95.82 \$97.03	\$75.66 \$77.11	\$94.12 \$95.94	\$110.14 \$112.33	\$125.44 \$128.00	\$157.99 \$161.27	\$179.97 \$183.74	\$131.64 \$133.34	\$164.55 \$166.74	\$193.09 \$195.64	\$222.72 \$225.75	\$283.80 \$287.82	\$323.03 \$327.65	43
44	\$44.09 \$44.57	\$55.13	\$63.39	\$70.55	\$87.32	\$98.24	\$77.11	\$95.94	\$112.33	\$128.00	\$161.27	\$183.74	\$135.34	\$168.93	\$195.64	\$228.79	\$287.82	\$327.65	4:
46	\$45.30	\$56.23	\$65.58	\$72.99	\$89.50	\$100.67	\$81.61	\$101.64	\$118.53	\$134.55	\$168.93	\$192.60	\$137.35	\$171.60	\$201.47	\$232.56	\$296.80	\$338.09	4
47 48	\$46.15 \$46.87	\$57.32 \$58.53	\$66.91 \$68.38	\$74.69 \$76.26	\$91.56 \$93.63	\$103.10 \$105.41	\$84.65 \$87.80	\$105.53 \$109.54	\$122.65 \$126.91	\$138.57 \$142.69	\$173.17 \$177.54	\$197.58 \$202.69	\$139.54 \$141.72	\$174.26 \$177.06	\$204.62 \$207.90	\$236.32 \$240.21	\$301.65 \$306.64	\$343.67 \$349.38	4
48 49	\$46.87 \$47.73	\$58.53 \$59.63	\$68.38 \$69.83	\$76.26 \$77.97	\$93.63 \$95.82	\$105.41 \$107.84	\$87.80 \$91.08	\$109.54 \$113.66	\$126.91	\$142.69 \$146.94	\$177.54 \$182.04	\$202.69	\$141.72 \$143.90	\$177.06 \$179.85	\$207.90	\$240.21	\$306.64	\$349.38 \$355.21	4
50	\$48.58	\$60.72	\$71.16	\$79.54	\$97.88	\$110.26	\$94.48	\$118.04	\$136.02	\$151.32	\$186.65	\$213.25	\$146.21	\$182.64	\$214.59	\$248.11	\$316.83	\$361.16	5
51 52	\$49.30 \$50.16	\$61.81 \$63.03	\$72.62 \$74.07	\$81.13 \$82.82	\$99.95 \$102.01	\$112.70 \$115.13	\$98.00 \$101.64	\$122.53 \$127.15	\$140.75 \$145.73	\$155.80 \$160.42	\$191.39 \$196.25	\$218.71 \$224.30	\$148.52 \$150.83	\$185.56 \$188.47	\$217.99 \$221.51	\$252.11 \$256.23	\$322.06 \$327.40	\$367.24 \$373.31	5 5
53	\$50.16	\$64.12	\$75.42	\$84.40	\$102.01	\$117.44	\$105.41	\$132.00	\$150.83	\$165.15	\$201.22	\$230.01	\$150.65	\$191.51	\$225.03	\$260.23	\$332.87	\$379.50	5
54	\$51.73	\$65.21	\$76.87	\$86.10	\$106.26	\$119.86	\$109.42	\$136.98	\$156.17	\$170.02	\$206.33	\$235.96	\$155.68	\$194.55	\$228.67	\$264.62	\$338.33	\$385.81	5
55	\$52.58	\$66.31	\$78.33	\$87.68	\$108.33	\$122.29	\$113.78	\$142.33	\$161.63	\$175.12	\$211.79	\$241.79	\$157.99	\$197.70	\$232.32	\$268.75	\$343.92	\$392.25	5
56 57	\$57.56 \$62.67	\$72.02 \$77.73	\$84.40 \$90.48	\$94.72 \$101.89	\$117.44 \$126.67	\$132.74 \$143.18	\$119.25 \$124.96	\$149.13 \$156.29	\$169.29 \$177.30	\$184.23 \$193.82	\$224.66 \$238.39	\$256.61 \$272.39	\$164.55 \$171.35	\$206.33 \$215.31	\$242.76 \$253.69	\$281.26 \$294.25	\$360.56 \$377.92	\$411.44 \$431.60	5 5
58	\$67.76	\$83.30	\$96.55	\$108.93	\$135.77	\$153.63	\$131.03	\$163.82	\$185.80	\$203.90	\$252.96	\$289.15	\$178.52	\$224.66	\$265.10	\$307.85	\$396.13	\$452.73	5
59 60	\$72.86 \$77.85	\$89.01 \$94.72	\$102.74 \$108.81	\$115.97 \$123.02	\$144.88 \$153.99	\$164.07 \$174.50	\$137.35 \$144.02	\$171.72 \$179.97	\$194.67 \$203.90	\$214.47 \$225.51	\$268.38 \$284.78	\$306.88	\$185.92 \$193.58	\$234.50 \$244.71	\$277.00 \$289.39	\$322.18 \$337.12	\$415.21 \$435.24	\$474.83	5 6
61	\$82.94	\$100.31	\$114.88	\$130.06	\$163.10	\$174.50	\$150.95	\$188.60	\$203.90	\$237.17	\$302.15	\$325.70 \$345.74	\$201.59	\$255.39	\$302.39	\$352.78	\$456.25	\$498.03 \$522.43	6
62	\$88.04	\$106.02	\$120.96	\$137.23	\$172.21	\$195.51	\$158.24	\$197.70	\$223.94	\$249.32	\$320.49	\$367.24	\$209.97	\$266.44	\$315.99	\$369.06	\$478.36	\$547.93	6
63 64	\$97.27 \$106.50	\$117.19 \$128.48	\$133.83 \$146.82	\$151.80 \$166.50	\$190.66 \$209.12	\$216.52 \$237.41	\$166.98 \$176.09	\$208.52 \$219.92	\$240.21 \$257.70	\$269.24 \$290.73	\$345.26 \$371.98	\$395.16 \$425.28	\$225.27 \$241.67	\$285.26 \$305.43	\$337.96 \$361.53	\$393.71 \$420.06	\$508.72 \$541.01	\$582.19 \$618.50	6
65	\$115.73	\$139.66	\$159.70	\$181.07	\$227.58	\$258.42	\$185.80	\$231.95	\$276.52	\$313.92	\$400.75	\$457.71	\$259.27	\$327.04	\$386.66	\$448.24	\$575.39	\$657.11	6
66	\$124.96	\$150.95	\$172.57	\$195.76	\$246.16	\$279.43	\$196.01	\$244.59	\$296.68	\$338.94	\$431.72	\$492.56	\$278.10	\$350.23	\$413.62	\$478.24	\$611.94	\$698.16	6
67 68	\$134.31 \$152.53	\$162.12 \$184.59	\$185.44 \$211.31	\$210.45 \$239.36	\$264.62 \$300.20	\$300.44 \$340.52	\$206.69 \$230.25	\$257.82 \$287.57	\$318.42 \$351.69	\$365.77 \$402.70	\$464.87 \$509.56	\$530.09 \$580.00	\$298.13 \$325.09	\$375.01 \$409.62	\$442.41 \$483.69	\$510.29 \$555.83	\$651.04 \$705.32	\$741.75 \$802.11	6
69	\$170.74	\$206.93	\$237.29	\$268.38	\$335.67	\$380.59	\$256.48	\$320.73	\$388.49	\$443.38	\$558.50	\$634.65	\$354.49	\$447.38	\$528.87	\$605.37	\$764.10	\$867.33	6
70	\$188.96	\$229.41	\$263.29	\$297.29	\$371.24	\$420.67	\$285.75	\$357.64	\$429.17	\$488.19	\$612.18	\$694.40	\$386.42	\$488.55	\$578.29	\$659.42	\$827.86	\$937.88	7
71 72	\$207.17 \$225.39	\$251.75 \$274.21	\$289.27 \$315.14	\$326.30 \$355.21	\$406.82 \$442.41	\$460.75 \$500.70	\$318.30 \$354.61	\$398.81 \$444.84	\$474.10 \$523.64	\$537.49 \$591.66	\$670.96 \$735.20	\$759.73 \$831.26	\$421.28 \$459.28	\$533.61 \$582.67	\$632.34 \$691.36	\$718.20 \$782.20	\$896.83 \$971.64	\$1,014.15 \$1,096.60	72
73	\$258.18	\$315.74	\$364.20	\$409.13	\$507.25	\$573.08	\$392.85	\$494.63	\$583.76	\$657.72	\$814.13	\$919.06	\$504.34	\$642.18	\$763.74	\$861.74	\$1,066.12	\$1,201.41	73
74	\$290.97	\$357.16	\$413.38	\$463.06	\$571.98	\$645.46	\$435.24	\$550.00	\$650.79	\$731.19		\$1,016.21	\$553.76	\$707.75	\$843.77	\$949.30			7-
75 76	\$323.64 \$356.42	\$398.68 \$440.22	\$462.44 \$511.50	\$517.09 \$571.01	\$636.83 \$701.68	\$717.83 \$790.21	\$482.24 \$534.34	\$611.69 \$680.19	\$725.48 \$808.79	\$812.92 \$903.76	\$998.36 \$1,105.59	\$1,123.56 \$1,242.33	\$608.05 \$667.68	\$780.01 \$859.67	\$932.17 \$1.029.81	\$1,045.72 \$1,151.98			75 76
77	\$389.21	\$481.76	\$560.57	\$624.93	\$766.40	\$862.59	\$592.14	\$756.57	\$901.57	\$1,004.80	\$1,224.23	\$1,373.72	\$733.13	\$947.47	\$1,137.77	\$1,269.05	\$1,544.96	\$1,730.64	7
78	\$419.45	\$520.12	\$606.35	\$675.58	\$827.38	\$929.98	\$629.66	\$806.12	\$962.05				\$773.94	\$1,002.49	\$1,205.66	\$1,343.98			78
79 80	\$449.69 \$479.93	\$558.50 \$596.88	\$652.14 \$697.92	\$726.21 \$776.85	\$888.34 \$949.30	\$997.51 \$1.065.03	\$669.50 \$711.88	\$858.95 \$915.17	\$1,026.53 \$1.095.39				\$817.05 \$862.59	\$1,060.65 \$1,122.23	\$1,277.67 \$1,353.94	\$1,423.28 \$1,507.31			79 80
81	\$510.17	\$635.25	\$743.70	\$827.62	\$1,010.26	\$1,132.43	\$756.93	\$975.04	\$1,168.86	\$1,298.56	\$1,572.41	\$1,754.81	\$910.68	\$1,187.32	\$1,434.82	\$1,596.33	\$1,931.26	\$2,151.31	8
82 83	\$540.41 \$580.12	\$673.63 \$724.52	\$789.48 \$850.44	\$878.25		\$1,199.95 \$1,290.66	\$805.02	\$1,038.92	\$1,247.07 \$1,329.53	\$1,384.78			\$961.44	\$1,256.18 \$1,331.35	\$1,520.55 \$1,613.57	\$1,690.57 \$1,793.43			8:
83 84	\$580.12 \$619.83	\$724.52 \$775.27		\$945.90		\$1,290.66	\$856.15 \$910.56		\$1,329.53 \$1,417.45				\$1,017.54	\$1,331.35 \$1,411.14	\$1,613.57	\$1,793.43 \$1,902.48			8
85	\$659.54	\$826.03	\$972.25	\$1,081.42	\$1,316.78	\$1,471.98	\$968.36	\$1,254.96	\$1,511.20	\$1,676.36	\$2,020.77	\$2,246.04	\$1,139.71	\$1,495.66	\$1,816.98	\$2,018.21	\$2,431.96	\$2,698.40	8
86	\$699.25		\$1,033.21							\$1,786.62					\$1,928.10				81
87 88	\$738.96 \$776.49	\$927.69 \$974.44	\$1,094.05 \$1,149.68			\$1,653.41 \$1,738.90		\$1,423.28 \$1,486.43		\$1,904.06 \$1,988.70			\$1,276.45 \$1,328.68		\$2,046.02 \$2,129.57				8
89	\$814.01	\$1,021.06	\$1,205.17	\$1,341.07	\$1,633.37	\$1,824.39	\$1,195.58	\$1,552.36	\$1,874.06	\$2,077.11	\$2,500.94	\$2,774.66	\$1,382.96	\$1,819.41	\$2,216.52	\$2,460.74	\$2,963.02	\$3,282.88	89
90			\$1,260.79			\$1,909.89			\$1,957.37				\$1,439.43			\$2,561.30			9
91 92			\$1,316.41 \$1.371.91			\$1,995.38 \$2.080.87			\$2,044.44 \$2,135.52	\$2,265.95 \$2,366.75		\$3,028.96 \$3,164.72	\$1,498.20 \$1.559.54	\$1,970.12 \$2,050.15		\$2,665.97 \$2,775.03			9:
93	\$951.48	\$1,191.56	\$1,407.62	\$1,567.42	\$1,912.32	\$2,136.01	\$1,396.56	\$1,808.97	\$2,183.97	\$2,420.66	\$2,917.48	\$3,236.50	\$1,592.07	\$2,090.84	\$2,547.93	\$2,829.79	\$3,412.71	\$3,781.89	9
94			\$1,443.31			\$2,191.27		\$1,850.75		\$2,475.79		\$3,309.85	\$1,625.35	\$2,132.36	\$2,597.85	\$2,885.65			9
95 96			\$1,479.02 \$1.514.72			\$2,246.52 \$2,301.65	\$1,465.18 \$1,500.75		\$2,284.40 \$2,336.27				\$1,659.36 \$1,694.09	\$2,174.74 \$2,217.99	\$2,648.72 \$2,700.59	\$2,942.61 \$3,000.66			9
97	\$1,051.67				\$2,110.99	\$2,356.90		\$1,981.90	\$2,389.33				\$1,729.43			\$3,059.68			9
98 99			\$1,586.12							\$2,709.32					\$2,807.82				98
	\$1,101.83	\$1,3/3.98		\$1,807.75 \$1,847.84			\$1,612.60					\$3,702.47 \$3,786.38				\$3,181.37 \$3,244.03			100

				M	Monthly Pren	nium per \$3	00 Monthly E	Benefit Amou				sulting in 10	% Cumulativ	e Increase)					
Issue	0.٧		Future Purch		7.	1 25 - 42		Aut	o 3% Comp	ound Inflatio	n	1 16 - 41	0.1/		o 5% Comp			1:6-4:	Issi
Age 25	2 Year \$3.73	3 Year \$4.57	4 Year \$5.21	5 Year \$5.75	7 Year \$6.95	Lifetime \$7.78	2 Year \$5.42	3 Year \$6.70	4 Year \$7.77	5 Year \$8.77	7 Year \$10.90	\$12.47	2 Year \$9.97	3 Year \$12.38	4 Year \$14.47	5 Year \$16.58	7 Year \$20.97	Lifetime \$23.76	Ag 2:
26	\$3.75	\$4.59	\$5.26	\$5.80	\$7.01	\$7.84	\$5.50	\$6.80	\$7.89	\$8.91	\$11.09	\$12.69	\$10.09	\$12.52	\$14.64	\$16.78	\$21.23	\$24.07	2
27 28	\$3.77 \$3.80	\$4.62 \$4.65	\$5.29 \$5.32	\$5.84 \$5.89	\$7.06 \$7.12	\$7.91 \$7.98	\$5.58 \$5.67	\$6.91 \$7.02	\$8.01 \$8.14	\$9.05 \$9.21	\$11.28 \$11.47	\$12.91 \$13.13	\$10.21 \$10.33	\$12.67 \$12.83	\$14.82 \$14.99	\$16.98 \$17.19	\$21.49 \$21.77	\$24.38 \$24.70	2
29	\$3.82	\$4.68	\$5.32 \$5.37	\$5.93	\$7.12 \$7.18	\$8.04	\$5.07 \$5.75	\$7.02	\$8.27	\$9.21	\$11.47	\$13.13	\$10.33	\$12.03	\$15.17	\$17.19	\$22.04	\$25.01	2
30	\$3.84	\$4.71	\$5.40	\$5.97	\$7.24	\$8.11	\$5.84	\$7.24	\$8.40	\$9.52	\$11.87	\$13.60	\$10.57	\$13.13	\$15.35	\$17.61	\$22.32	\$25.33	3
31	\$3.86	\$4.74	\$5.45	\$6.02	\$7.29	\$8.16	\$5.93	\$7.35	\$8.54	\$9.67	\$12.08	\$13.83	\$10.69	\$13.29	\$15.53	\$17.83	\$22.61	\$25.66	3
32 33	\$3.88 \$3.91	\$4.77 \$4.80	\$5.48 \$5.51	\$6.06 \$6.09	\$7.35 \$7.40	\$8.23 \$8.29	\$6.02 \$6.11	\$7.46 \$7.57	\$8.67 \$8.81	\$9.82 \$9.99	\$12.29 \$12.50	\$14.07 \$14.31	\$10.81 \$10.95	\$13.44 \$13.61	\$15.72 \$15.91	\$18.05 \$18.27	\$22.89 \$23.18	\$25.99 \$26.32	3
34	\$3.92	\$4.83	\$5.56	\$6.14	\$7.46	\$8.36	\$6.19	\$7.69	\$8.95	\$10.15	\$12.72	\$14.55	\$11.08	\$13.77	\$16.09	\$18.49	\$23.47	\$26.66	3
35	\$3.94	\$4.86	\$5.59	\$6.18	\$7.51	\$8.43	\$6.29	\$7.81	\$9.10	\$10.32	\$12.93	\$14.80	\$11.21	\$13.93	\$16.29	\$18.71	\$23.76	\$27.01	3
36 37	\$3.98 \$4.03	\$4.92 \$4.97	\$5.67 \$5.73	\$6.27 \$6.35	\$7.61 \$7.72	\$8.55 \$8.67	\$6.41 \$6.53	\$7.96 \$8.12	\$9.27 \$9.46	\$10.53 \$10.74	\$13.20	\$15.10	\$11.36 \$11.52	\$14.11 \$14.30	\$16.51 \$16.73	\$18.96 \$19.23	\$24.09 \$24.43	\$27.39 \$27.79	3
38	\$4.03 \$4.06	\$4.97 \$5.03	\$5.73 \$5.81	\$6.44	\$7.72	\$8.79	\$6.66	\$8.12	\$9.46 \$9.65	\$10.74	\$13.48 \$13.76	\$15.42 \$15.74	\$11.52	\$14.30	\$16.73	\$19.23	\$24.43 \$24.77	\$27.79	3
39	\$4.10	\$5.08	\$5.87	\$6.51	\$7.93	\$8.91	\$6.78	\$8.43	\$9.83	\$11.18	\$14.05	\$16.07	\$11.83	\$14.69	\$17.19	\$19.76	\$25.12	\$28.59	3
40	\$4.15	\$5.15	\$5.95	\$6.60	\$8.04	\$9.03	\$6.90	\$8.59	\$10.03	\$11.41	\$14.34	\$16.41	\$11.98	\$14.88	\$17.42	\$20.03	\$25.48	\$29.00	4
41 42	\$4.18 \$4.22	\$5.20 \$5.26	\$6.02 \$6.09	\$6.68 \$6.77	\$8.14 \$8.25	\$9.15 \$9.27	\$7.03 \$7.16	\$8.76 \$8.92	\$10.23 \$10.43	\$11.64 \$11.87	\$14.64 \$14.95	\$16.75 \$17.11	\$12.13 \$12.30	\$15.08 \$15.28	\$17.66 \$17.90	\$20.31 \$20.58	\$25.84 \$26.20	\$29.41 \$29.83	4
43	\$4.27	\$5.31	\$6.16	\$6.84	\$8.35	\$9.38	\$7.29	\$9.10	\$10.64	\$12.11	\$15.26	\$17.46	\$12.46	\$15.49	\$18.14	\$20.87	\$26.58	\$30.26	4
44	\$4.30	\$5.37	\$6.24	\$6.93	\$8.46	\$9.50	\$7.43	\$9.27	\$10.85	\$12.35	\$15.58	\$17.82	\$12.63	\$15.70	\$18.38	\$21.15	\$26.95	\$30.69	4
45 46	\$4.35 \$4.42	\$5.42 \$5.53	\$6.30 \$6.45	\$7.01 \$7.17	\$8.57 \$8.77	\$9.63 \$9.87	\$7.57 \$7.83	\$9.45 \$9.79	\$11.06 \$11.42	\$12.62 \$12.97	\$15.90 \$16.30	\$18.19 \$18.66	\$12.79 \$12.99	\$15.92 \$16.17	\$18.63 \$18.93	\$21.46 \$21.81	\$27.32 \$27.78	\$31.12 \$31.64	4
47	\$4.42	\$5.65	\$6.59	\$7.17	\$8.98	\$10.10	\$8.11	\$10.14	\$11.79	\$13.33	\$16.72	\$19.13	\$13.20	\$16.17	\$19.23	\$22.17	\$28.24	\$32.16	4
48	\$4.58	\$5.76	\$6.72	\$7.49	\$9.19	\$10.34	\$8.39	\$10.51	\$12.18	\$13.71	\$17.15	\$19.61	\$13.41	\$16.69	\$19.54	\$22.53	\$28.70	\$32.70	4
49 50	\$4.65 \$4.73	\$5.87 \$5.98	\$6.86 \$7.01	\$7.66 \$7.81	\$9.38 \$9.59	\$10.57 \$10.80	\$8.69 \$9.00	\$10.88 \$11.26	\$12.58 \$13.00	\$14.09 \$14.49	\$17.59 \$18.04	\$20.11 \$20.61	\$13.62 \$13.83	\$16.95 \$17.22	\$19.84 \$20.16	\$22.89 \$23.27	\$29.17 \$29.66	\$33.25 \$33.80	5
50 51	\$4.73 \$4.81	\$6.09	\$7.01	\$7.81	\$9.59	\$10.80	\$9.00	\$11.26	\$13.00	\$14.49	\$18.04	\$20.61	\$13.83	\$17.22	\$20.16	\$23.64	\$30.15	\$33.80	5
52	\$4.88	\$6.20	\$7.28	\$8.13	\$10.01	\$11.28	\$9.65	\$12.09	\$13.87	\$15.31	\$18.98	\$21.68	\$14.27	\$17.77	\$20.81	\$24.02	\$30.65	\$34.94	5
53	\$4.96	\$6.31	\$7.43	\$8.29	\$10.21	\$11.52	\$9.99	\$12.52	\$14.33	\$15.74	\$19.46	\$22.23	\$14.49	\$18.05	\$21.14	\$24.41	\$31.15	\$35.52	5
54 55	\$5.05 \$5.13	\$6.42 \$6.53	\$7.56 \$7.70	\$8.45 \$8.61	\$10.42 \$10.63	\$11.75 \$11.98	\$10.34 \$10.67	\$12.97 \$13.43	\$14.81 \$15.31	\$16.18 \$16.62	\$19.95 \$20.42	\$22.79 \$23.39	\$14.72 \$14.95	\$18.34 \$18.62	\$21.48 \$21.82	\$24.81 \$25.20	\$31.67 \$32.20	\$36.11 \$36.71	5 5
56	\$5.62	\$7.10	\$8.31	\$9.31	\$11.52	\$13.00	\$11.18	\$14.07	\$16.04	\$17.51	\$21.65	\$24.82	\$15.57	\$19.44	\$22.80	\$26.37	\$33.75	\$38.50	5
57	\$6.12	\$7.66	\$8.90	\$10.00	\$12.41	\$14.04	\$11.72	\$14.74	\$16.80	\$18.46	\$22.96	\$26.33	\$16.21	\$20.28	\$23.83	\$27.59	\$35.38	\$40.38	5
58 59	\$6.61 \$7.11	\$8.21 \$8.77	\$9.50 \$10.10	\$10.69 \$11.39	\$13.31 \$14.20	\$15.06 \$16.08	\$12.28 \$12.86	\$15.44 \$16.18	\$17.59 \$18.41	\$19.45 \$20.49	\$24.34 \$25.82	\$27.94 \$29.65	\$16.89 \$17.59	\$21.16 \$22.09	\$24.89 \$26.02	\$28.86 \$30.21	\$37.08 \$38.87	\$42.35 \$44.42	5
60	\$7.11	\$9.33	\$10.70	\$12.08	\$15.09	\$17.11	\$13.48	\$16.16	\$19.28	\$20.49	\$27.38	\$31.45	\$17.39	\$23.05	\$27.18	\$31.60	\$40.76	\$46.59	6
61	\$8.10	\$9.89	\$11.31	\$12.78	\$15.98	\$18.13	\$14.12	\$17.75	\$20.20	\$22.76	\$29.04	\$33.36	\$19.07	\$24.05	\$28.40	\$33.07	\$42.72	\$48.86	6
62 63	\$8.59 \$9.48	\$10.44 \$11.55	\$11.90 \$13.17	\$13.48 \$14.91	\$16.89 \$18.69	\$19.15 \$21.22	\$14.81 \$15.87	\$18.60 \$19.91	\$21.13 \$22.75	\$23.99 \$25.88	\$30.82 \$33.18	\$35.40 \$38.06	\$19.88 \$21.32	\$25.09 \$26.86	\$29.69 \$31.76	\$34.61 \$36.93	\$44.78 \$47.63	\$51.27 \$54.47	6
64	\$10.38	\$12.65	\$14.44	\$16.35	\$20.50	\$23.28	\$17.02	\$21.32	\$24.49	\$27.93	\$35.71	\$40.92	\$22.87	\$28.77	\$33.97	\$39.40	\$50.66	\$57.87	6
65	\$11.29	\$13.76	\$15.71	\$17.79	\$22.32	\$25.33	\$18.24	\$22.83	\$26.36	\$30.13	\$38.43	\$44.00	\$24.53	\$30.80	\$36.33	\$42.04	\$53.88	\$61.49	6
66 67	\$12.19 \$13.09	\$14.86 \$15.97	\$16.97 \$18.24	\$19.23 \$20.66	\$24.12 \$25.94	\$27.39 \$29.45	\$19.55 \$20.96	\$24.43 \$26.15	\$28.37 \$30.56	\$32.51 \$35.07	\$41.37 \$44.53	\$47.31 \$50.85	\$26.31 \$28.22	\$32.98 \$35.32	\$38.86 \$41.56	\$44.86 \$47.85	\$57.31 \$60.95	\$65.33 \$69.41	6
68	\$13.09	\$18.17	\$20.79	\$23.51	\$29.43	\$33.37	\$20.96	\$28.83	\$33.73	\$38.57	\$48.75	\$55.57	\$30.76	\$38.58	\$45.44	\$52.12	\$66.03	\$75.05	6
69	\$16.64	\$20.38	\$23.34	\$26.36	\$32.91	\$37.30	\$25.40	\$31.79	\$37.22	\$42.42	\$53.37	\$60.73	\$33.53	\$42.13	\$49.69	\$56.77	\$71.54	\$81.16	6
70	\$18.43	\$22.59	\$25.89	\$29.19	\$36.40	\$41.22	\$27.96	\$35.05	\$41.09	\$46.65	\$58.43	\$66.36	\$36.55	\$46.01	\$54.33	\$61.83	\$77.51	\$87.76	7
71 72	\$20.21 \$21.98	\$24.79 \$27.01	\$28.46 \$31.01	\$32.04 \$34.88	\$39.89 \$43.37	\$45.14 \$49.07	\$30.79 \$33.89	\$38.64 \$42.59	\$45.34 \$50.03	\$51.30 \$56.44	\$63.98 \$70.04	\$72.52 \$79.23	\$39.85 \$43.46	\$50.26 \$54.89	\$59.40 \$64.94	\$67.34 \$73.35	\$83.97 \$90.97	\$94.90 \$102.61	7:
73	\$25.18	\$31.10	\$35.84	\$40.18	\$49.72	\$56.17	\$37.54	\$47.33	\$55.73	\$62.69	\$77.48	\$87.52	\$47.72	\$60.50	\$71.75	\$80.81	\$99.81	\$112.41	73
74	\$28.37	\$35.18	\$40.67	\$45.47	\$56.08	\$63.25	\$41.58	\$52.60	\$62.07	\$69.63	\$85.72	\$96.67	\$52.39	\$66.68	\$79.28	\$89.01	\$109.52	\$123.16	7
75 76	\$31.56 \$34.76	\$39.27 \$43.36	\$45.50 \$50.33	\$50.78 \$56.08	\$62.43 \$68.78	\$70.35 \$77.44	\$46.06 \$51.02	\$58.45 \$64.96	\$69.14 \$77.00	\$77.34 \$85.90	\$94.83 \$104.91	\$106.78 \$117.94	\$57.53 \$63.17	\$73.49 \$80.99	\$87.58 \$96.76	\$98.05 \$108.02	\$120.16 \$131.85	\$134.93 \$147.82	75 76
77	\$37.95	\$47.45	\$55.15	\$61.37	\$75.13	\$84.52	\$56.51	\$72.18	\$85.76	\$95.40	\$116.06	\$130.25	\$69.38	\$89.25	\$106.89	\$119.00	\$144.64	\$161.94	77
78	\$40.90	\$51.23	\$59.65	\$66.35	\$81.10	\$91.14	\$60.08	\$76.88	\$91.47	\$101.68	\$123.50	\$138.40	\$73.24	\$94.44	\$113.27	\$126.03	\$152.93	\$171.00	7
79 80	\$43.85 \$46.79	\$55.01 \$58.78	\$64.15 \$68.66	\$71.32 \$76.30	\$87.08 \$93.06	\$97.75 \$104.37	\$63.88 \$67.91	\$81.87 \$87.20	\$97.55 \$104.04	\$108.37 \$115.50	\$131.42 \$139.84	\$147.06 \$156.27	\$77.32 \$81.63	\$99.91 \$105.71	\$120.03 \$127.19	\$133.46 \$141.34	\$161.71 \$171.00	\$180.55 \$190.65	79
81	\$49.74	\$62.57	\$73.16	\$81.27	\$99.03	\$104.37	\$72.20	\$92.86	\$1104.04	\$123.10	\$148.81	\$166.05	\$86.17	\$111.85	\$134.78	\$141.34	\$171.00	\$201.31	8
82	\$52.69	\$66.35	\$77.67	\$86.25	\$105.01	\$117.59	\$76.77	\$98.90	\$118.34	\$131.20	\$158.33	\$176.44	\$90.98	\$118.34	\$142.84	\$158.52	\$191.18	\$212.58	8:
83 84	\$56.56 \$60.45	\$71.36 \$76.36	\$83.66 \$89.65	\$92.90 \$99.55	\$113.04 \$121.07	\$126.48 \$135.37	\$81.63 \$86.80	\$105.30 \$112.11	\$126.14 \$134.45	\$139.80 \$148.96	\$168.56 \$179.45	\$187.66 \$199.60	\$96.28 \$101.89	\$125.42 \$132.94	\$151.57 \$160.84	\$168.17 \$178.40	\$202.64 \$214.80	\$225.13 \$238.41	8
84 85	\$60.45 \$64.32	\$76.36 \$81.37	\$89.65 \$95.65	\$99.55 \$106.19	\$121.07 \$129.09	\$135.37 \$144.25	\$86.80	\$112.11 \$119.36	\$134.45 \$143.32	\$148.96 \$158.73	\$179.45 \$191.05	\$199.60 \$212.29	\$101.89 \$107.83	\$132.94 \$140.90	\$160.84 \$170.68	\$178.40 \$189.26	\$214.80 \$227.68	\$238.41 \$252.49	8
86	\$68.19	\$86.37	\$101.64	\$112.85	\$137.12	\$153.13	\$98.15	\$127.08	\$152.77	\$169.14	\$203.39	\$225.79	\$114.13	\$149.34	\$181.12	\$200.77	\$241.33	\$267.40	8
87	\$72.06	\$91.38	\$107.62	\$119.49	\$145.15	\$162.02	\$104.39	\$135.31	\$162.86	\$180.21	\$216.51	\$240.15	\$120.78	\$158.27	\$192.20	\$212.97	\$255.81	\$283.20	8
88 89	\$75.71 \$79.38	\$95.98 \$100.57	\$113.09 \$118.56	\$125.60 \$131.69	\$152.64 \$160.13	\$170.40 \$178.78	\$109.05 \$113.93	\$141.28 \$147.52	\$170.08 \$177.63	\$188.20 \$196.55	\$226.18 \$236.28	\$250.89 \$262.11	\$125.72 \$130.86	\$164.69 \$171.38	\$200.05 \$208.21	\$221.68 \$230.75	\$266.38 \$277.39	\$294.94 \$307.19	8
90	\$83.03	\$105.17	\$124.03	\$137.80	\$167.62	\$187.15	\$119.02	\$154.03	\$185.50	\$205.26	\$246.83	\$273.82	\$136.20	\$178.34	\$216.71	\$240.19	\$288.85	\$319.94	9
91	\$86.68	\$109.77	\$129.49	\$143.89	\$175.11	\$195.54	\$124.33	\$160.83	\$193.73	\$214.36	\$257.85	\$286.07	\$141.77	\$185.58	\$225.56	\$250.01	\$300.80	\$333.21	9
92 93	\$90.34 \$92.79	\$114.37 \$117.36	\$134.96 \$138.48	\$150.00 \$153.92	\$182.60 \$187.46	\$203.92 \$209.32	\$129.89 \$133.03	\$167.95 \$171.81	\$202.31 \$206.90	\$223.87 \$228.95	\$269.38 \$275.54	\$298.85 \$305.61	\$147.58 \$150.66	\$193.13 \$196.97	\$234.76 \$239.36	\$260.22 \$265.35	\$313.24 \$319.51	\$347.04 \$353.88	9
93	\$92.79 \$95.23	\$117.36 \$120.35	\$138.48 \$141.99	\$153.92 \$157.86	\$187.46 \$192.34	\$209.32 \$214.73	\$133.03 \$136.26	\$171.81 \$175.76	\$206.90 \$211.59	\$228.95 \$234.15	\$275.54 \$281.83	\$305.61	\$150.66 \$153.80	\$196.97 \$200.88	\$239.36 \$244.05	\$265.35 \$270.59	\$319.51 \$325.90	\$353.88 \$360.87	9
95	\$97.67	\$123.34	\$145.50	\$161.80	\$197.21	\$220.14	\$139.56	\$179.80	\$216.38	\$239.46	\$288.27	\$319.61	\$157.01	\$204.88	\$248.83	\$275.92	\$332.42	\$367.98	9
96	\$100.11	\$126.35	\$149.02	\$165.74	\$202.07	\$225.56	\$142.93	\$183.92	\$221.28	\$244.89	\$294.86	\$326.83	\$160.29	\$208.95	\$253.70	\$281.37	\$339.08	\$375.24	9
97 98	\$102.55 \$105.00	\$129.34 \$132.33	\$152.53 \$156.04	\$169.66 \$173.60	\$206.94 \$211.82	\$230.97 \$236.38	\$146.38 \$149.91	\$188.13 \$192.45	\$226.28 \$231.40	\$250.46 \$256.16	\$301.60 \$308.50	\$334.22 \$341.78	\$163.65 \$167.07	\$213.10 \$217.35	\$258.69 \$263.77	\$286.91 \$292.57	\$345.86 \$352.78	\$382.65 \$390.19	9
99	\$107.44	\$135.32	\$159.54	\$177.54	\$216.68	\$241.79	\$153.53	\$196.86	\$236.63	\$261.99	\$315.55	\$349.51	\$170.57	\$221.68	\$268.95	\$298.33	\$359.84	\$397.89	9
100+	\$109.88	\$138.31	\$163.06	\$181.47	\$221.55	\$247.19	\$157.23	\$201.37	\$241.99	\$267.95	\$322.76	\$357.42	\$174.14	\$226.11	\$274.23	\$304.21	\$367.05	\$405.75	10

				C	uarterly Prer	mium per \$3	300 Monthly					esulting in 10	% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Option				omprehensi Aut	o 3% Comp					Aut	o 5% Comp	ound Inflatio	on		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25 26	\$10.97 \$11.03	\$13.42 \$13.49	\$15.33 \$15.46	\$16.92 \$17.04	\$20.44 \$20.60	\$22.87 \$23.06	\$15.94 \$16.17	\$19.69 \$19.99	\$22.84 \$23.19	\$25.77 \$26.19	\$32.05 \$32.60	\$36.67 \$37.32	\$29.30 \$29.66	\$36.39 \$36.81	\$42.53 \$43.04	\$48.74 \$49.32	\$61.64 \$62.41	\$69.85 \$70.76	25 26
27	\$11.03	\$13.49	\$15.46 \$15.55	\$17.04	\$20.60	\$23.06	\$16.17	\$20.31	\$23.19	\$26.62	\$33.15	\$37.32	\$29.66	\$37.26	\$43.04 \$43.56	\$49.32 \$49.93	\$63.20	\$70.76	27
28	\$11.15	\$13.68	\$15.65	\$17.30	\$20.92	\$23.45	\$16.65	\$20.64	\$23.94	\$27.07	\$33.73	\$38.61	\$30.37	\$37.71	\$44.08	\$50.55	\$64.00	\$72.60	28
29	\$11.22	\$13.75	\$15.79	\$17.44	\$21.12	\$23.64	\$16.92	\$20.96	\$24.32	\$27.52	\$34.31	\$39.29	\$30.72	\$38.16	\$44.59	\$51.16	\$64.81	\$73.55	29
30	\$11.29	\$13.84	\$15.88	\$17.56	\$21.29	\$23.84	\$17.17	\$21.29	\$24.71	\$27.97	\$34.89	\$39.97	\$31.08	\$38.61	\$45.11	\$51.78	\$65.62	\$74.48	30
31 32	\$11.35 \$11.42	\$13.94 \$14.04	\$16.01 \$16.10	\$17.69 \$17.82	\$21.44 \$21.60	\$23.99 \$24.19	\$17.44 \$17.69	\$21.60 \$21.92	\$25.09 \$25.49	\$28.42 \$28.88	\$35.51 \$36.12	\$40.66 \$41.36	\$31.44 \$31.79	\$39.07 \$39.52	\$45.66 \$46.21	\$52.43 \$53.08	\$66.46 \$67.30	\$75.45 \$76.42	31 32
32	\$11.42	\$14.04	\$16.10	\$17.82	\$21.60	\$24.19	\$17.69	\$21.92	\$25.49 \$25.91	\$29.37	\$36.74	\$41.36	\$31.79	\$39.52 \$40.01	\$46.76	\$53.08 \$53.71	\$68.15	\$76.42	33
34	\$11.52	\$14.20	\$16.34	\$18.05	\$21.92	\$24.57	\$18.21	\$22.61	\$26.32	\$29.85	\$37.39	\$42.79	\$32.57	\$40.49	\$47.31	\$54.36	\$69.01	\$78.40	34
35	\$11.58	\$14.29	\$16.43	\$18.17	\$22.09	\$24.77	\$18.50	\$22.96	\$26.74	\$30.34	\$38.01	\$43.49	\$32.96	\$40.94	\$47.89	\$55.01	\$69.85	\$79.40	35
36	\$11.70	\$14.45	\$16.65	\$18.44	\$22.37	\$25.12	\$18.85	\$23.42	\$27.26	\$30.95	\$38.81	\$44.41	\$33.41	\$41.49	\$48.54	\$55.76	\$70.83	\$80.53	36
37 38	\$11.84 \$11.94	\$14.62 \$14.78	\$16.85 \$17.07	\$18.66 \$18.92	\$22.70 \$22.99	\$25.49 \$25.84	\$19.21 \$19.57	\$23.87 \$24.32	\$27.81 \$28.36	\$31.56 \$32.21	\$39.62 \$40.46	\$45.34 \$46.28	\$33.86 \$34.31	\$42.04 \$42.59	\$49.19 \$49.86	\$56.53 \$57.31	\$71.83 \$72.83	\$81.69 \$82.85	37
38	\$11.94	\$14.78	\$17.07	\$19.14	\$23.32	\$25.84	\$19.57	\$24.32 \$24.77	\$28.36	\$32.21	\$40.46	\$46.28	\$34.31	\$42.59 \$43.18	\$50.55	\$58.08	\$72.83	\$82.85 \$84.05	38
40	\$12.19	\$15.14	\$17.50	\$19.40	\$23.64	\$26.55	\$20.27	\$25.26	\$29.49	\$33.54	\$42.17	\$48.25	\$35.22	\$43.76	\$51.23	\$58.89	\$74.90	\$85.25	40
41	\$12.29	\$15.30	\$17.69	\$19.64	\$23.94	\$26.91	\$20.67	\$25.74	\$30.07	\$34.22	\$43.04	\$49.26	\$35.67	\$44.34	\$51.91	\$59.70	\$75.97	\$86.48	41
42	\$12.42	\$15.46	\$17.92	\$19.89	\$24.26	\$27.26	\$21.05	\$26.22	\$30.66	\$34.89	\$43.95	\$50.29	\$36.16	\$44.92	\$52.61	\$60.51	\$77.03	\$87.70	42
43	\$12.55	\$15.62	\$18.11	\$20.12	\$24.54	\$27.59	\$21.44	\$26.74	\$31.27	\$35.61	\$44.86	\$51.33	\$36.64	\$45.54	\$53.33	\$61.35	\$78.13	\$88.97	43
44 45	\$12.65 \$12.77	\$15.79 \$15.94	\$18.34 \$18.54	\$20.37 \$20.60	\$24.87 \$25.19	\$27.94 \$28.30	\$21.84 \$22.25	\$27.26 \$27.78	\$31.89 \$32.51	\$36.32 \$37.09	\$45.79 \$46.73	\$52.39 \$53.49	\$37.13 \$37.61	\$46.15 \$46.79	\$54.04 \$54.78	\$62.19 \$63.10	\$79.23 \$80.33	\$90.23 \$91.49	44 45
45 46	\$12.77	\$15.94	\$18.54 \$18.95	\$20.60	\$25.77	\$28.30	\$22.25	\$27.78	\$33.57	\$37.09	\$47.93	\$53.49 \$54.85	\$37.61	\$46.79 \$47.54	\$55.66	\$64.13	\$80.33	\$91.49	45
47	\$13.22	\$16.62	\$19.37	\$21.54	\$26.39	\$29.69	\$23.84	\$29.82	\$34.67	\$39.19	\$49.16	\$56.24	\$38.81	\$48.28	\$56.53	\$65.16	\$83.02	\$94.57	47
48	\$13.45	\$16.95	\$19.76	\$22.02	\$27.01	\$30.40	\$24.67	\$30.89	\$35.81	\$40.29	\$50.41	\$57.66	\$39.42	\$49.06	\$57.43	\$66.23	\$84.37	\$96.15	48
49	\$13.68	\$17.27	\$20.19	\$22.51	\$27.59	\$31.08	\$25.55	\$31.99	\$36.99	\$41.43	\$51.71	\$59.11	\$40.04	\$49.84	\$58.34	\$67.30	\$85.77	\$97.77	49
50 51	\$13.90 \$14.14	\$17.59 \$17.92	\$20.60 \$20.99	\$22.96 \$23.45	\$28.20 \$28.82	\$31.76 \$32.47	\$26.46 \$27.39	\$33.12 \$34.31	\$38.23 \$39.49	\$42.59 \$43.79	\$53.04 \$54.40	\$60.61 \$62.16	\$40.66 \$41.29	\$50.61 \$51.43	\$59.28 \$60.21	\$68.40 \$69.50	\$87.19 \$88.65	\$99.39 \$101.04	50 51
52	\$14.36	\$18.24	\$21.41	\$23.90	\$29.43	\$33.15	\$28.36	\$35.54	\$40.78	\$45.01	\$55.79	\$63.75	\$41.94	\$52.23	\$61.18	\$70.63	\$90.10	\$101.04	52
53	\$14.59	\$18.57	\$21.84	\$24.39	\$30.01	\$33.86	\$29.37	\$36.81	\$42.14	\$46.28	\$57.21	\$65.36	\$42.59	\$53.08	\$62.16	\$71.76	\$91.59	\$104.42	53
54	\$14.84	\$18.89	\$22.22	\$24.84	\$30.62	\$34.54	\$30.40	\$38.13	\$43.53	\$47.58	\$58.66	\$67.01	\$43.27	\$53.91	\$63.16	\$72.93	\$93.10	\$106.17	54
55	\$15.07	\$19.21	\$22.64	\$25.32	\$31.24	\$35.22	\$31.37	\$39.49	\$45.01	\$48.86	\$60.03	\$68.75	\$43.95	\$54.75	\$64.16	\$74.10	\$94.66	\$107.92	55
56 57	\$16.52 \$17.99	\$20.86 \$22.51	\$24.42 \$26.16	\$27.36 \$29.39	\$33.86 \$36.48	\$38.23 \$41.26	\$32.86 \$34.44	\$41.36 \$43.34	\$47.16 \$49.38	\$51.48 \$54.26	\$63.65 \$67.50	\$72.96 \$77.42	\$45.76 \$47.67	\$57.15 \$59.63	\$67.05 \$70.05	\$77.52 \$81.11	\$99.22 \$104.01	\$113.19 \$118.72	56 57
58	\$17.99	\$24.12	\$27.94	\$31.44	\$39.13	\$44.28	\$36.09	\$45.41	\$51.71	\$57.18	\$71.57	\$82.15	\$49.64	\$62.23	\$73.18	\$84.87	\$104.01	\$124.51	58
59	\$20.89	\$25.77	\$29.69	\$33.47	\$41.76	\$47.28	\$37.81	\$47.58	\$54.14	\$60.25	\$75.90	\$87.15	\$51.71	\$64.94	\$76.48	\$88.80	\$114.29	\$130.59	59
60	\$22.35	\$27.42	\$31.47	\$35.51	\$44.37	\$50.29	\$39.62	\$49.84	\$56.69	\$63.48	\$80.50	\$92.46	\$53.85	\$67.75	\$79.92	\$92.92	\$119.82	\$136.96	60
61	\$23.80	\$29.07	\$33.24	\$37.58	\$46.99	\$53.30	\$41.53	\$52.20	\$59.38	\$66.91	\$85.38	\$98.09	\$56.08	\$70.70	\$83.50	\$97.22	\$125.61	\$143.65	61
62 63	\$25.26 \$27.87	\$30.69 \$33.96	\$34.99 \$38.71	\$39.62 \$43.82	\$49.64 \$54.95	\$56.31 \$62.38	\$43.53 \$46.66	\$54.69 \$58.53	\$62.13 \$66.88	\$70.53 \$76.10	\$90.62 \$97.54	\$104.07 \$111.89	\$58.44 \$62.68	\$73.77 \$78.97	\$87.29 \$93.37	\$101.74 \$108.57	\$131.66 \$140.03	\$150.73 \$160.15	62 63
64	\$30.53	\$37.19	\$42.46	\$48.06	\$60.28	\$68.43	\$50.03	\$62.68	\$71.98	\$82.12	\$104.97	\$120.31	\$67.23	\$84.57	\$99.87	\$115.84	\$148.93	\$170.14	64
65	\$33.18	\$40.46	\$46.18	\$52.29	\$65.62	\$74.48	\$53.63	\$67.11	\$77.48	\$88.58	\$112.99	\$129.36	\$72.12	\$90.55	\$106.82	\$123.61	\$158.40	\$180.79	65
66	\$35.84	\$43.69	\$49.90	\$56.53	\$70.92	\$80.53	\$57.46	\$71.83	\$83.40	\$95.57	\$121.63	\$139.10	\$77.35	\$96.95	\$114.26	\$131.88	\$168.49	\$192.07	66
67	\$38.49 \$43.73	\$46.96	\$53.63	\$60.73	\$76.26	\$86.57	\$61.61	\$76.87	\$89.84	\$103.10	\$130.91	\$149.51	\$82.95	\$103.84	\$122.18	\$140.68	\$179.20	\$204.06	67
68 69	\$43.73 \$48.93	\$53.43 \$59.93	\$61.13 \$68.63	\$69.11 \$77.48	\$86.52 \$96.76	\$98.12 \$109.67	\$67.82 \$74.67	\$84.77 \$93.47	\$99.15 \$109.44	\$113.39 \$124.71	\$143.33 \$156.92	\$163.38 \$178.55	\$90.42 \$98.57	\$113.42 \$123.86	\$133.60 \$146.08	\$153.23 \$166.90	\$194.14 \$210.34	\$220.66 \$238.60	68 69
70	\$54.18	\$66.43	\$76.13	\$85.83	\$107.01	\$121.18	\$82.20	\$103.04	\$120.79	\$137.16	\$171.79	\$195.11	\$107.47	\$135.28	\$159.73	\$181.79	\$227.87	\$258.01	70
71	\$59.41	\$72.90	\$83.67	\$94.20	\$117.26	\$132.73	\$90.52	\$113.61	\$133.31	\$150.83	\$188.09	\$213.21	\$117.17	\$147.76	\$174.64	\$197.99	\$246.88	\$278.99	71
72	\$64.61	\$79.40	\$91.17	\$102.55	\$127.51	\$144.27	\$99.64	\$125.22	\$147.08	\$165.94	\$205.91	\$232.95	\$127.78	\$161.38	\$190.94	\$215.64	\$267.45	\$301.66	72
73	\$74.03	\$91.42	\$105.37	\$118.14	\$146.18	\$165.13	\$110.37	\$139.16	\$163.83	\$184.31	\$227.80	\$257.30	\$140.29	\$177.87	\$210.96	\$237.57	\$293.46	\$330.48	73
74 75	\$83.40 \$92.79	\$103.42 \$115.46	\$119.56 \$133.76	\$133.69 \$149.28	\$164.87 \$183.54	\$185.96 \$206.81	\$122.24 \$135.41	\$154.65 \$171.85	\$182.49 \$203.26	\$204.71 \$227.38	\$252.02 \$278.81	\$284.21 \$313.93	\$154.03 \$169.14	\$196.04 \$216.06	\$233.08 \$257.49	\$261.69 \$288.28	\$321.98 \$353.29	\$362.08 \$396.68	74 75
76	\$102.19	\$113.46	\$147.96	\$164.87	\$202.22	\$200.61	\$150.00	\$171.05	\$203.26	\$252.54	\$308.43	\$346.75	\$185.72	\$238.12	\$284.46	\$317.58	\$387.63	\$434.59	76
77	\$111.57	\$139.51	\$162.15	\$180.42	\$220.88	\$248.50	\$166.13	\$212.21	\$252.12	\$280.49	\$341.22	\$382.94	\$203.97	\$262.41	\$314.25	\$349.86	\$425.24	\$476.11	77
78	\$120.24	\$150.61	\$175.38	\$195.07	\$238.45	\$267.94	\$176.64	\$226.03	\$268.91	\$298.95	\$363.08	\$406.90	\$215.33	\$277.64	\$333.00	\$370.52	\$449.63	\$502.72	78
79	\$128.91	\$161.73	\$188.61	\$209.69	\$256.00	\$287.38	\$187.80	\$240.70	\$286.79	\$318.62	\$386.36	\$432.36	\$227.32	\$293.74	\$352.89	\$392.38	\$475.43	\$530.83	79
80 81	\$137.58 \$146.25	\$172.82 \$183.95	\$201.86 \$215.09	\$224.31 \$238.93	\$273.59 \$291.16	\$306.85 \$326.28	\$199.67 \$212.28	\$256.36 \$273.01	\$305.88 \$326.22	\$339.57 \$361.92	\$411.14 \$437.49	\$459.43 \$488.17	\$240.00 \$253.35	\$310.78 \$328.83	\$373.95 \$396.26	\$415.54 \$440.09	\$502.72 \$531.58	\$560.52 \$591.86	80 81
82	\$146.25	\$183.95	\$215.09	\$253.58	\$308.72	\$326.28	\$212.28	\$273.01	\$347.92	\$385.72	\$437.49	\$518.74	\$267.49	\$347.92	\$419.94	\$466.05	\$562.07	\$624.98	82
83	\$166.29	\$209.79	\$245.95	\$273.11	\$332.32	\$371.84	\$240.00	\$309.60	\$370.84	\$411.00	\$495.58	\$551.72	\$283.07	\$368.74	\$445.61	\$494.42	\$595.77	\$661.87	83
84	\$177.71	\$224.50	\$263.57	\$292.68	\$355.94	\$397.98	\$255.20	\$329.60	\$395.30	\$437.94	\$527.59	\$586.81	\$299.56	\$390.83	\$472.88	\$524.49	\$631.50	\$700.94	84
85	\$189.09	\$239.22	\$281.19	\$312.21	\$379.51	\$424.11	\$271.37	\$350.92	\$421.36	\$466.66	\$561.68	\$624.13	\$317.03	\$414.24	\$501.79	\$556.41	\$669.37	\$742.34	85
86 87	\$200.48 \$211.86	\$253.94 \$268.65	\$298.83 \$316.42	\$331.77 \$351.31	\$403.12 \$426.72	\$450.21 \$476.33	\$288.57 \$306.91	\$373.63 \$397.82	\$449.14 \$478.80	\$497.26 \$529.83	\$597.97 \$636.55	\$663.81 \$706.05	\$335.53 \$355.09	\$439.04 \$465.31	\$532.48 \$565.08	\$590.27 \$626.13	\$709.51 \$752.07	\$786.15 \$832.59	86 87
88	\$211.86 \$222.60	\$268.65	\$316.42 \$332.49	\$351.31 \$369.26	\$426.72 \$448.75	\$476.33 \$500.98	\$306.91	\$397.82 \$415.37	\$478.80 \$500.04	\$529.83 \$553.30	\$636.55 \$664.97	\$706.05	\$355.09 \$369.61	\$465.31 \$484.20	\$565.08 \$588.14	\$626.13 \$651.75	\$752.07 \$783.15	\$832.59 \$867.13	88
89	\$233.37	\$295.68	\$348.56	\$387.18	\$470.78	\$525.62	\$334.95	\$433.71	\$522.23	\$577.85	\$694.66	\$770.59	\$384.71	\$503.86	\$612.13	\$678.39	\$815.52	\$903.12	89
90	\$244.10	\$309.20	\$364.64	\$405.12	\$492.80	\$550.23	\$349.92	\$452.86	\$545.38	\$603.46	\$725.68	\$805.04	\$400.43	\$524.33	\$637.13	\$706.15	\$849.21	\$940.61	90
91	\$254.84	\$322.72	\$380.71	\$423.04	\$514.82	\$574.87	\$365.54	\$472.85	\$569.57	\$630.21	\$758.09	\$841.04	\$416.80	\$545.61	\$663.14	\$735.02	\$884.33	\$979.64	91
	\$265.61	\$336.24	\$396.78	\$440.99	\$536.84	\$599.52	\$381.88	\$493.77	\$594.79	\$658.19	\$791.98	\$878.61	\$433.87	\$567.80	\$690.20	\$765.04		\$1,020.29	92
92		\$345.04	\$407.13	\$452.53	\$551.13	\$615.40 \$631.31	\$391.12 \$400.60	\$505.12 \$516.73	\$608.28 \$622.06	\$673.12 \$688.39	\$810.08 \$828.59	\$898.50 \$918.84	\$442.93	\$579.08	\$703.71	\$780.14 \$795.53		\$1,040.41 \$1.060.95	93 94
93	\$272.79	625204									ab/b.59	3918.84	\$452.18	\$590.59	\$717.50				
93 94	\$279.97	\$353.84 \$362.63	\$417.45 \$427.76	\$464.11 \$475.68	\$565.47 \$579.79										\$731.57				
93		\$353.84 \$362.63 \$371.46	\$417.45 \$427.76 \$438.11	\$464.11 \$475.68 \$487.27	\$579.79 \$594.09	\$647.22 \$663.14	\$410.30 \$420.22	\$528.59 \$540.73	\$636.16 \$650.55	\$704.01 \$719.98	\$847.51 \$866.88	\$939.64 \$960.88	\$461.63 \$471.26	\$602.34 \$614.30	\$731.57 \$745.89	\$811.22 \$827.22	\$977.32	\$1,081.87 \$1,103.21	95
93 94 95	\$279.97 \$287.14	\$362.63	\$427.76 \$438.11 \$448.43	\$475.68	\$579.79	\$647.22	\$410.30	\$528.59	\$636.16	\$704.01	\$847.51	\$939.64	\$461.63	\$602.34		\$811.22 \$827.22	\$977.32 \$996.89	\$1,081.87	95 96 97
93 94 95 96	\$279.97 \$287.14 \$294.33	\$362.63 \$371.46	\$427.76 \$438.11	\$475.68 \$487.27	\$579.79 \$594.09	\$647.22 \$663.14	\$410.30 \$420.22	\$528.59 \$540.73	\$636.16 \$650.55	\$704.01 \$719.98	\$847.51 \$866.88 \$886.70 \$906.97	\$939.64 \$960.88	\$461.63 \$471.26	\$602.34 \$614.30	\$745.89	\$811.22 \$827.22 \$843.52 \$860.15	\$977.32 \$996.89	\$1,081.87 \$1,103.21 \$1,124.98 \$1,147.17	95 96

					Annual Prei	mium per \$3	800 Monthly I			% Phase 1 I			% Cumulativ	ve Increase)					
Issue			Future Purcl	hase Option	1		,			pound Inflati		<del>-</del>		Aı	ıto 5% Com	pound Inflati	on		Iss
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$41.17 \$41.42	\$50.40 \$50.64	\$57.56	\$63.51 \$64.00	\$76.75	\$85.86 \$86.59	\$59.87	\$73.95	\$85.73 \$87.08	\$96.79 \$98.36	\$120.35 \$122.41	\$137.71 \$140.14	\$110.02 \$111.36	\$136.62 \$138.20	\$159.70	\$183.01	\$231.46 \$234.38	\$262.31	2
26 27	\$41.42 \$41.66	\$50.64	\$58.05 \$58.41	\$64.48	\$77.35 \$77.97	\$87.32	\$60.72 \$61.57	\$75.05 \$76.26	\$88.41	\$99.95	\$122.41	\$140.14	\$111.36	\$138.20	\$161.63 \$163.58	\$185.20 \$187.51	\$234.38	\$265.72 \$269.12	2
28	\$41.90	\$51.37	\$58.77	\$64.97	\$78.57	\$88.04	\$62.55	\$77.48	\$89.87	\$101.64	\$126.67	\$145.00	\$114.04	\$141.60	\$165.53	\$189.82	\$240.33	\$272.64	2
29	\$42.14	\$51.61	\$59.27	\$65.46	\$79.30	\$88.77	\$63.51	\$78.69	\$91.32	\$103.35	\$128.84	\$147.55	\$115.37	\$143.30	\$167.46	\$192.12	\$243.36	\$276.16	2
30	\$42.38	\$51.98	\$59.63	\$65.95	\$79.90	\$89.50	\$64.48	\$79.90	\$92.79	\$105.05	\$131.03	\$150.10	\$116.70	\$145.00	\$169.41	\$194.43	\$246.40	\$279.68	:
31 32	\$42.63 \$42.87	\$52.34 \$52.70	\$60.12 \$60.48	\$66.43 \$66.91	\$80.52 \$81.13	\$90.11 \$90.84	\$65.46 \$66.43	\$81.13 \$82.34	\$94.24 \$95.70	\$106.74 \$108.45	\$133.34 \$135.65	\$152.65 \$155.32	\$118.04 \$119.37	\$146.70 \$148.40	\$171.47 \$173.54	\$196.86 \$199.29	\$249.56 \$252.71	\$283.32 \$286.97	3
33	\$42.87 \$43.11	\$52.70 \$52.94	\$60.48	\$67.28	\$81.73	\$90.84	\$67.40	\$82.34 \$83.56	\$95.70	\$108.45	\$135.65	\$155.32	\$119.37	\$148.40	\$175.60	\$199.29	\$252.71	\$286.97	3
34	\$43.23	\$53.32	\$61.33	\$67.76	\$82.34	\$92.29	\$68.38	\$84.89	\$98.86	\$112.09	\$140.38	\$160.67	\$122.29	\$152.04	\$177.67	\$204.14	\$259.15	\$294.37	3
35	\$43.47	\$53.68	\$61.69	\$68.24	\$82.94	\$93.03	\$69.47	\$86.22	\$100.43	\$113.92	\$142.69	\$163.34	\$123.75	\$153.75	\$179.85	\$206.57	\$262.31	\$298.13	
36	\$43.96	\$54.29	\$62.55	\$69.22	\$84.04	\$94.36	\$70.80	\$87.92	\$102.38	\$116.22	\$145.73	\$166.74	\$125.44	\$155.80	\$182.28	\$209.36	\$265.96	\$302.39	3
37 38	\$44.45 \$44.81	\$54.89 \$55.50	\$63.27 \$64.12	\$70.07 \$71.04	\$85.25 \$86.34	\$95.70 \$97.03	\$72.14 \$73.47	\$89.63 \$91.32	\$104.43 \$106.50	\$118.53 \$120.96	\$148.76 \$151.92	\$170.26 \$173.78	\$127.15 \$128.84	\$157.87 \$159.94	\$184.71 \$187.26	\$212.28 \$215.19	\$269.72 \$273.48	\$306.76 \$311.12	
39	\$45.30	\$56.10	\$64.85	\$71.04	\$87.56	\$98.36	\$74.81	\$93.03	\$108.57	\$120.90	\$155.08	\$177.42	\$130.55	\$162.12	\$189.82	\$218.11	\$277.37	\$315.62	
40	\$45.78	\$56.84	\$65.70	\$72.86	\$88.77	\$99.70	\$76.14	\$94.84	\$110.75	\$125.93	\$158.36	\$181.19	\$132.25	\$164.31	\$192.36	\$221.14	\$281.26	\$320.11	
41	\$46.15	\$57.44	\$66.43	\$73.71	\$89.87	\$101.04	\$77.61	\$96.67	\$112.94	\$128.48	\$161.63	\$184.95	\$133.95	\$166.50	\$194.91	\$224.18	\$285.26	\$324.73	4
42	\$46.63	\$58.05	\$67.28	\$74.69	\$91.08	\$102.38	\$79.06	\$98.48	\$115.13	\$131.03	\$165.03	\$188.84	\$135.77	\$168.69	\$197.58	\$227.22	\$289.27	\$329.34	4
43 44	\$47.12 \$47.49	\$58.65 \$59.27	\$68.00 \$68.86	\$75.54 \$76.51	\$92.17 \$93.39	\$103.59 \$104.93	\$80.52 \$81.97	\$100.43 \$102.38	\$117.44 \$119.74	\$133.71 \$136.38	\$168.43 \$171.96	\$192.72 \$196.74	\$137.59 \$139.41	\$170.98 \$173.29	\$200.26 \$202.93	\$230.37 \$233.53	\$293.40 \$297.53	\$334.08 \$338.82	4
44	\$47.49 \$47.97	\$59.27 \$59.87	\$69.59	\$77.35	\$93.39	\$104.93	\$83.56	\$102.38	\$119.74	\$130.38	\$171.96	\$200.86	\$139.41	\$175.73	\$202.93	\$236.93	\$297.53	\$343.55	2
46	\$48.82	\$61.08	\$71.16	\$79.18	\$96.79	\$100.20	\$86.46	\$104.31	\$126.06	\$143.18	\$179.97	\$205.96	\$143.42	\$178.52	\$209.00	\$240.81	\$306.64	\$349.26	2
47	\$49.67	\$62.43	\$72.74	\$80.88	\$99.10	\$111.49	\$89.50	\$111.97	\$130.19	\$147.18	\$184.59	\$211.19	\$145.73	\$181.31	\$212.28	\$244.71	\$311.74	\$355.09	4
48	\$50.52	\$63.64	\$74.20	\$82.70	\$101.40	\$114.16	\$92.66	\$115.97	\$134.43	\$151.32	\$189.32	\$216.52	\$148.04	\$184.23	\$215.68	\$248.71	\$316.83	\$361.04	4
49 50	\$51.37 \$52.22	\$64.85 \$66.07	\$75.78 \$77.35	\$84.52 \$86.22	\$103.59 \$105.90	\$116.70 \$119.25	\$95.94 \$99.34	\$120.11 \$124.36	\$138.93 \$143.54	\$155.56 \$159.94	\$194.18 \$199.17	\$221.99 \$227.58	\$150.35 \$152.65	\$187.14 \$190.06	\$219.08 \$222.60	\$252.71 \$256.85	\$322.06 \$327.40	\$367.11 \$373.19	4
50 51	\$52.22 \$53.06	\$67.28	\$77.35	\$88.04	\$105.90	\$119.25	\$99.34 \$102.86	\$124.36	\$143.54	\$164.43	\$199.17	\$233.41	\$152.05	\$190.06	\$222.60	\$250.85	\$327.40	\$379.38	1
52	\$53.92	\$68.50	\$80.39	\$89.75	\$110.51	\$124.48	\$106.50	\$133.46	\$153.13	\$169.05	\$209.48	\$239.36	\$157.51	\$196.13	\$229.77	\$265.22	\$338.33	\$385.69	1
53	\$54.77	\$69.71	\$81.97	\$91.56	\$112.70	\$127.15	\$110.26	\$138.20	\$158.24	\$173.78	\$214.83	\$245.43	\$159.94	\$199.29	\$233.41	\$269.48	\$343.92	\$392.13	
54	\$55.74	\$70.92	\$83.42	\$93.27	\$115.01	\$129.70	\$114.16	\$143.18	\$163.46	\$178.64	\$220.30	\$251.63	\$162.49	\$202.44	\$237.17	\$273.85	\$349.62	\$398.68	
55	\$56.60	\$72.14	\$85.01	\$95.08 \$102.74	\$117.32	\$132.25	\$117.80	\$148.28	\$169.05 \$177.06	\$183.49	\$225.39	\$258.18	\$165.03	\$205.60	\$240.93	\$278.22	\$355.45	\$405.24	5
56 57	\$62.05 \$67.52	\$78.33 \$84.52	\$91.69 \$98.24	\$102.74	\$127.15 \$136.98	\$143.54 \$154.96	\$123.39 \$129.34	\$155.32 \$162.73	\$177.06	\$193.34 \$203.78	\$239.00 \$253.44	\$273.97 \$290.73	\$171.84 \$179.00	\$214.59 \$223.94	\$251.75 \$263.04	\$291.09 \$304.57	\$372.58 \$390.56	\$425.04 \$445.81	
58	\$72.99	\$90.60	\$104.93	\$118.04	\$146.94	\$166.25	\$135.53	\$170.50	\$194.18	\$214.71	\$268.75	\$308.46	\$186.41	\$233.65	\$274.82	\$318.66	\$409.38	\$467.54	1
59	\$78.45	\$96.79	\$111.49	\$125.69	\$156.78	\$177.54	\$141.97	\$178.64	\$203.29	\$226.25	\$285.02	\$327.28	\$194.18	\$243.85	\$287.21	\$333.48	\$429.17	\$490.38	
60	\$83.92	\$102.98	\$118.16	\$133.34	\$166.62	\$188.84	\$148.76	\$187.14	\$212.88	\$238.39	\$302.27	\$347.19	\$202.20	\$254.42	\$300.08	\$348.90	\$449.93	\$514.29	6
61	\$89.38	\$109.18	\$124.84	\$141.11	\$176.45	\$200.13	\$155.93	\$196.01	\$222.96	\$251.26	\$320.61	\$368.32	\$210.57	\$265.46	\$313.56	\$365.05	\$471.67	\$539.44	6
62 63	\$94.84 \$104.68	\$115.25 \$127.51	\$131.40 \$145.37	\$148.76 \$164.55	\$186.41 \$206.33	\$211.43 \$234.26	\$163.46 \$175.24	\$205.36 \$219.80	\$233.29 \$251.14	\$264.86 \$285.75	\$340.27 \$366.27	\$390.80 \$420.18	\$219.44 \$235.36	\$277.00 \$296.56	\$327.77 \$350.59	\$382.05 \$407.67	\$494.38 \$525.83	\$566.03 \$601.37	6
64	\$114.64	\$139.66	\$159.46	\$180.46	\$226.37	\$256.97	\$187.87	\$235.36	\$270.33	\$308.34	\$394.20	\$451.76	\$252.47	\$317.57	\$375.01	\$435.00	\$559.23	\$638.89	è
65	\$124.60	\$151.92	\$173.42	\$196.37	\$246.40	\$279.68	\$201.34	\$251.99	\$290.97	\$332.63	\$424.31	\$485.76	\$270.81	\$340.03	\$401.12	\$464.15	\$594.81	\$678.85	6
66	\$134.55	\$164.07	\$187.39	\$212.28	\$266.32	\$302.39	\$215.80	\$269.72	\$313.19	\$358.85	\$456.73	\$522.31	\$290.49	\$364.08	\$429.04	\$495.23	\$632.70	\$721.24	6
67 68	\$144.52 \$164.19	\$176.33 \$200.62	\$201.34 \$229.53	\$228.06 \$259.51	\$286.35 \$324.85	\$325.09 \$368.45	\$231.34 \$254.66	\$288.66 \$318.30	\$337.36 \$372.34	\$387.16 \$425.77	\$491.59 \$538.22	\$561.42 \$613.51	\$311.50 \$339.55	\$389.94 \$425.89	\$458.80 \$501.67	\$528.26 \$575.39	\$672.90 \$729.00	\$766.28 \$828.59	6
69	\$183.74	\$225.03	\$257.70	\$290.97	\$363.35	\$411.81	\$280.40	\$350.97	\$410.95	\$468.27	\$589.23	\$670.47	\$370.15	\$465.11	\$548.55	\$626.75	\$789.84	\$895.98	6
70	\$203.41	\$249.44	\$285.87	\$322.30	\$401.84	\$455.04	\$308.70	\$386.90	\$453.57	\$515.03	\$645.08	\$732.64	\$403.55	\$507.98	\$599.80	\$682.62	\$855.67	\$968.85	7
71	\$223.08	\$273.72	\$314.16	\$353.76	\$440.34	\$498.39	\$339.91	\$426.62	\$500.58	\$566.40	\$706.30	\$800.66	\$439.98	\$554.86	\$655.78	\$743.46	\$927.07		7
72	\$242.64	\$298.13	\$342.34	\$385.09	\$478.84	\$541.74	\$374.15	\$470.22	\$552.31	\$623.11	\$773.21	\$874.73	\$479.81	\$605.99	\$716.98	\$809.77			7
73 74	\$277.98 \$313.19	\$343.31 \$388.37	\$395.65 \$448.97	\$443.62 \$502.03	\$548.91 \$619.10	\$620.07 \$698.28	\$414.48 \$459.04	\$522.56 \$580.72	\$615.22 \$685.29	\$692.09 \$768.71	\$855.43 \$946.39	\$966.17 \$1,067.22	\$526.81 \$578.42	\$667.92 \$736.16	\$792.15 \$875.22	\$892.10 \$982.70			7
75	\$348.41	\$433.54	\$502.27	\$560.57	\$689.17	\$776.61	\$508.46	\$645.34	\$763.25	\$853.84	\$1,046.94		\$635.13	\$811.34	\$966.90	\$1,082.52			1
76	\$383.75	\$478.72	\$555.59	\$619.10	\$759.36	\$854.94	\$563.24	\$717.10	\$850.08	\$948.32	\$1,158.17		\$697.43	\$894.17	\$1,068.19	\$1,192.54		\$1,631.92	7
77	\$418.97	\$523.90	\$608.91	\$677.51	\$829.43	\$933.14	\$623.83	\$796.88	\$946.75		\$1,281.31		\$765.92	\$985.37	\$1,180.04	\$1,313.74	\$1,596.82		7
78 79	\$451.52	\$565.54	\$658.57	\$732.52		\$1,006.13	\$663.30	\$848.75	\$1,009.78	\$1,122.59	\$1,363.41		\$808.54	\$1,042.56	\$1,250.47	\$1,391.34			7
79 80	\$484.06 \$516.60	\$607.32 \$648.98	\$708.24 \$758.03	\$787.41 \$842.30	\$961.32 \$1,027.38		\$705.20 \$749.77	\$903.88 \$962.65	\$1,076.93 \$1,148.58				\$853.60 \$901.21	\$1,103.04 \$1,167.03	\$1,325.15 \$1,404.22	\$1,473.43 \$1,560.38			8
81	\$549.15	\$690.76	\$807.70	\$897.20		\$1,225.21	\$797.14		\$1,224.96	\$1,359.04			\$951.36	\$1,234.81	\$1,488.00	\$1,652.55			8
82	\$581.70	\$732.52	\$857.48	\$952.22	\$1,159.27	\$1,298.20	\$847.53	\$1,091.87	\$1,306.45	\$1,448.41	\$1,748.01	\$1,947.90	\$1,004.43	\$1,306.45	\$1,576.89	\$1,750.07	\$2,110.63		8
83	\$624.45	\$787.78			\$1,247.92	\$1,396.32	\$901.21		\$1,392.56				\$1,062.96	\$1,384.66	\$1,673.32	\$1,856.58			8
84	\$667.32	\$843.04				\$1,494.44			\$1,484.36				\$1,124.90	\$1,467.60	\$1,775.70	\$1,969.52			
85 86	\$710.06 \$752.81	\$898.29 \$953.55			\$1,425.09 \$1,513.75		\$1,019.01 \$1,083.61	\$1,317.75 \$1,403.00	\$1,582.24 \$1,686.56	\$1,752.38 \$1,867.26	\$2,109.17 \$2,245.43		\$1,190.48 \$1,259.94		\$1,884.27 \$1,999.51	\$2,089.37 \$2,216.52			8
87			\$1,122.11		\$1,602.40					\$1,989.55			\$1,239.94	\$1,747.28	\$2,121,92				8
88	\$835.87	\$1,059.56	\$1,248.52	\$1,386.61	\$1,685.10	\$1,881.23	\$1,203.96	\$1,559.78	\$1,877.70	\$2,077.71	\$2,497.04	\$2,769.80	\$1,387.94	\$1,818.20	\$2,208.50	\$2,447.38	\$2,940.80	\$3,256.18	8
89				\$1,453.88	\$1,767.80	\$1,973.76	\$1,257.75		\$1,961.01	\$2,169.89	\$2,608.53		\$1,444.65		\$2,298.62	\$2,547.45			8
90					\$1,850.51	\$2,066.19	\$1,313.98		\$2,047.97		\$2,725.00		\$1,503.67	\$1,968.91	\$2,392.49	\$2,651.64	\$3,188.89		
91 92	+	\$1,211.85 \$1,262.61	+ - ,	\$1,588.55 \$1,655.95	\$1,933.21 \$2.015.90	\$2,158.72 \$2,251.26	\$1,372.64 \$1,433.96	\$1,775.58 \$1.854.15	\$2,138.80 \$2,233.53		\$2,846.68 \$2,973.95		\$1,565.12 \$1,629.24	\$2,048.82 \$2,132.12	\$2,490.13 \$2,591.78	\$2,760.09 \$2,872.78		\$3,678.66	9
92	\$997.39			\$1,655.95 \$1,699.31	\$2,015.90	\$2,251.26	\$1,433.96		\$2,233.53		\$2,973.95 \$3.041.95		\$1,629.24 \$1,663.24		\$2,591.78 \$2.642.53	\$2,872.78	\$3,458.13 \$3,527.35		3
94				\$1,742.79	\$2,003.30	\$2,370.63	\$1,504.27	\$1,940.37	\$2,335.89		\$3,111.42		\$1,697.97	\$2,174.30	\$2,694.26	\$2,987.30			9
95	\$1,078.26	\$1,361.71	\$1,606.29	\$1,786.26	\$2,177.18	\$2,430.38	\$1,540.70	\$1,984.94	\$2,388.85	\$2,643.63	\$3,182.45	\$3,528.44	\$1,733.44	\$2,261.82	\$2,747.10	\$3,046.20	\$3,669.92	\$4,062.53	9
96	\$1,105.23		\$1,645.15			\$2,490.13	\$1,577.99		\$2,442.89			\$3,608.22	\$1,769.63		\$2,800.90		\$3,743.39		9
97	\$1,132.19		\$1,683.89		\$2,284.66		\$1,616.00			\$2,765.07		\$3,689.83	\$1,806.66		\$2,855.91	\$3,167.52			
98			\$1,722.62 \$1,761.36		\$2,338.45 \$2,392.13		\$1,654.98 \$1,694.94		\$2,554.61 \$2,612.41	\$2,827.97 \$2,892.34	\$3,405.79 \$3,483.62		\$1,844.44 \$1,883.05		\$2,912.01 \$2,969.21	\$3,229.94 \$3,293.58			9
100+					\$2,445.93		\$1,735.87		\$2,671.56				\$1,003.03	\$2,496.20		\$3,358.42		\$4,479.43	10

ļ				N	Monthly Pren	nium per \$3	00 Monthly E	Benefit Amou			crease (Res	sulting in 10	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option		ı		Aut	Facility - 30 o 3% Comp	) Day EP ound Inflatio	n	1		Aut	o 5% Comp	ound Inflatio	n		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$2.30	\$2.92	\$3.44	\$3.86	\$4.72	\$5.30	\$3.48	\$4.49	\$5.35	\$6.12	\$7.70	\$8.73	\$6.95	\$9.09	\$10.95	\$12.74	\$16.32	\$18.58	25
26	\$2.31	\$2.94	\$3.47	\$3.88	\$4.76	\$5.35	\$3.53	\$4.57	\$5.43	\$6.23	\$7.83	\$8.89	\$7.03	\$9.20	\$11.08	\$12.89	\$16.53	\$18.82	26
27 28	\$2.32 \$2.33	\$2.96 \$2.98	\$3.49 \$3.51	\$3.92 \$3.95	\$4.80 \$4.84	\$5.39 \$5.43	\$3.59	\$4.64 \$4.72	\$5.52 \$5.61	\$6.34 \$6.45	\$7.98 \$8.12	\$9.05 \$9.22	\$7.11 \$7.19	\$9.31 \$9.42	\$11.21 \$11.34	\$13.05 \$13.21	\$16.74 \$16.95	\$19.06 \$19.31	27
29	\$2.33 \$2.34	\$2.90	\$3.53	\$3.97	\$4.87	\$5.48	\$3.64 \$3.70	\$4.72	\$5.70	\$6.56	\$8.26	\$9.38	\$7.19	\$9.42	\$11.47	\$13.38	\$17.16	\$19.56	29
30	\$2.35	\$3.01	\$3.56	\$4.00	\$4.91	\$5.52	\$3.75	\$4.87	\$5.80	\$6.67	\$8.40	\$9.56	\$7.20	\$9.64	\$11.62	\$13.54	\$17.10	\$19.81	30
31	\$2.38	\$3.04	\$3.59	\$4.03	\$4.95	\$5.57	\$3.81	\$4.95	\$5.90	\$6.78	\$8.56	\$9.74	\$7.46	\$9.75	\$11.76	\$13.71	\$17.60	\$20.06	31
32	\$2.39	\$3.05	\$3.61	\$4.06	\$4.98	\$5.61	\$3.86	\$5.03	\$6.00	\$6.90	\$8.71	\$9.91	\$7.55	\$9.87	\$11.90	\$13.87	\$17.82	\$20.32	32
33	\$2.40	\$3.07	\$3.63	\$4.09	\$5.03	\$5.65	\$3.92	\$5.10	\$6.09	\$7.02	\$8.87	\$10.09	\$7.63	\$9.99	\$12.05	\$14.04	\$18.04	\$20.58	33
34	\$2.41	\$3.09	\$3.66	\$4.11	\$5.06	\$5.70	\$3.98	\$5.19	\$6.19	\$7.14	\$9.02	\$10.27	\$7.72	\$10.11	\$12.19	\$14.21	\$18.27	\$20.85	34
35	\$2.42	\$3.11	\$3.69	\$4.15	\$5.10	\$5.74	\$4.06	\$5.27	\$6.30	\$7.26	\$9.19	\$10.46	\$7.81	\$10.23	\$12.33	\$14.39	\$18.50	\$21.11	35
36 37	\$2.44 \$2.48	\$3.15	\$3.73	\$4.20 \$4.26	\$5.17	\$5.82	\$4.15 \$4.24	\$5.37 \$5.47	\$6.44	\$7.41	\$9.38	\$10.69	\$7.92 \$8.03	\$10.37	\$12.50	\$14.59	\$18.77	\$21.41	36
38	\$2.48 \$2.50	\$3.18 \$3.22	\$3.77 \$3.83	\$4.26 \$4.31	\$5.25 \$5.31	\$5.91 \$5.98	\$4.24 \$4.32	\$5.58	\$6.57 \$6.70	\$7.57 \$7.72	\$9.58 \$9.79	\$10.92 \$11.15	\$8.03 \$8.14	\$10.52 \$10.66	\$12.66 \$12.83	\$14.78 \$14.98	\$19.03 \$19.29	\$21.71 \$22.02	37
39	\$2.52	\$3.26	\$3.87	\$4.37	\$5.39	\$6.07	\$4.41	\$5.69	\$6.83	\$7.89	\$10.00	\$11.40	\$8.25	\$10.80	\$13.00	\$15.19	\$19.57	\$22.34	39
40	\$2.54	\$3.29	\$3.92	\$4.42	\$5.46	\$6.15	\$4.51	\$5.80	\$6.97	\$8.05	\$10.22	\$11.64	\$8.36	\$10.95	\$13.18	\$15.40	\$19.84	\$22.66	40
41	\$2.57	\$3.32	\$3.97	\$4.48	\$5.53	\$6.24	\$4.61	\$5.91	\$7.12	\$8.22	\$10.44	\$11.89	\$8.47	\$11.09	\$13.35	\$15.61	\$20.12	\$22.98	41
42	\$2.60	\$3.37	\$4.02	\$4.53	\$5.60	\$6.31	\$4.71	\$6.02	\$7.26	\$8.39	\$10.66	\$12.14	\$8.58	\$11.24	\$13.53	\$15.82	\$20.41	\$23.31	42
43	\$2.62	\$3.40	\$4.06	\$4.59	\$5.68	\$6.40	\$4.81	\$6.13	\$7.40	\$8.57	\$10.89	\$12.41	\$8.69	\$11.40	\$13.72	\$16.04	\$20.69	\$23.64	43
44	\$2.64	\$3.43	\$4.11	\$4.64	\$5.74	\$6.48	\$4.91	\$6.25	\$7.56	\$8.75	\$11.12	\$12.67	\$8.81	\$11.55	\$13.90	\$16.26	\$20.98	\$23.98	44
45 46	\$2.67	\$3.48	\$4.16	\$4.70	\$5.82	\$6.57	\$5.02	\$6.37	\$7.70	\$8.92	\$11.36	\$12.96	\$8.92	\$11.69	\$14.09	\$16.49	\$21.27	\$24.33	45
46 47	\$2.72 \$2.76	\$3.54 \$3.62	\$4.25 \$4.35	\$4.81 \$4.92	\$5.95 \$6.09	\$6.72 \$6.89	\$5.27 \$5.53	\$6.69 \$7.03	\$8.05 \$8.42	\$9.26 \$9.63	\$11.65 \$11.95	\$13.29 \$13.63	\$9.06 \$9.21	\$11.88 \$12.07	\$14.31 \$14.54	\$16.75 \$17.03	\$21.63 \$21.99	\$24.74 \$25.15	46
48	\$2.76	\$3.69	\$4.43	\$5.02	\$6.24	\$7.05	\$5.82	\$7.03	\$8.80	\$10.00	\$12.25	\$13.98	\$9.35	\$12.07	\$14.54	\$17.03	\$22.35	\$25.56	48
49	\$2.86	\$3.76	\$4.52	\$5.02	\$6.38	\$7.03	\$6.12	\$7.77	\$9.20	\$10.00	\$12.56	\$14.34	\$9.49	\$12.45	\$15.00	\$17.59	\$22.73	\$25.99	49
50	\$2.90	\$3.83	\$4.62	\$5.24	\$6.51	\$7.37	\$6.42	\$8.16	\$9.61	\$10.79	\$12.88	\$14.72	\$9.64	\$12.65	\$15.25	\$17.88	\$23.10	\$26.42	50
51	\$2.96	\$3.89	\$4.71	\$5.35	\$6.66	\$7.52	\$6.75	\$8.58	\$10.05	\$11.21	\$13.21	\$15.10	\$9.79	\$12.85	\$15.49	\$18.16	\$23.49	\$26.86	5
52	\$3.00	\$3.97	\$4.80	\$5.46	\$6.80	\$7.69	\$7.10	\$9.02	\$10.51	\$11.64	\$13.55	\$15.50	\$9.94	\$13.06	\$15.73	\$18.46	\$23.87	\$27.31	52
53	\$3.05	\$4.04	\$4.90	\$5.56	\$6.93	\$7.85	\$7.46	\$9.48	\$10.98	\$12.09	\$13.89	\$15.90	\$10.10	\$13.27	\$15.98	\$18.76	\$24.27	\$27.76	53
54	\$3.10	\$4.11	\$4.98	\$5.67	\$7.07	\$8.01	\$7.83	\$9.97	\$11.47	\$12.56	\$14.25	\$16.30	\$10.25	\$13.48	\$16.24	\$19.06	\$24.67	\$28.23	54
55 56	\$3.15 \$3.45	\$4.18 \$4.54	\$5.07 \$5.47	\$5.78 \$6.24	\$7.22 \$7.82	\$8.17 \$8.87	\$8.23	\$10.46 \$10.98	\$11.99 \$12.57	\$13.05 \$13.67	\$14.62 \$15.52	\$16.73 \$17.77	\$10.42 \$10.85	\$13.68 \$14.28	\$16.51 \$17.25	\$19.37 \$20.27	\$25.07	\$28.70 \$30.11	55
56 57	\$3.45 \$3.75	\$4.54 \$4.90	\$5.47 \$5.86	\$6.24 \$6.70	\$7.82 \$8.43	\$8.87	\$8.64 \$9.06	\$10.98 \$11.52	\$12.57 \$13.19	\$13.67 \$14.33	\$15.52 \$16.48	\$17.77 \$18.87	\$10.85 \$11.30	\$14.28 \$14.89	\$17.25 \$18.02	\$20.27 \$21.21	\$26.28 \$27.54	\$30.11 \$31.58	50
58	\$4.06	\$5.26	\$6.26	\$7.17	\$9.03	\$10.26	\$9.52	\$12.09	\$13.19	\$15.03	\$17.49	\$20.03	\$11.77	\$15.54	\$18.83	\$22.19	\$28.88	\$33.12	58
59	\$4.37	\$5.61	\$6.66	\$7.63	\$9.65	\$10.97	\$9.99	\$12.68	\$14.51	\$15.75	\$18.57	\$21.26	\$12.25	\$16.21	\$19.68	\$23,21	\$30.27	\$34.74	59
60	\$4.66	\$5.97	\$7.05	\$8.10	\$10.25	\$11.66	\$10.48	\$13.31	\$15.21	\$16.51	\$19.71	\$22.57	\$12.76	\$16.92	\$20.56	\$24.29	\$31.74	\$36.44	60
61	\$4.97	\$6.33	\$7.45	\$8.57	\$10.86	\$12.36	\$11.00	\$13.97	\$15.96	\$17.31	\$20.92	\$23.97	\$13.29	\$17.66	\$21.48	\$25.41	\$33.26	\$38.23	61
62	\$5.28	\$6.69	\$7.84	\$9.03	\$11.46	\$13.06	\$11.56	\$14.66	\$16.74	\$18.16	\$22.18	\$25.44	\$13.85	\$18.44	\$22.46	\$26.60	\$34.87	\$40.10	62
63 64	\$5.83 \$6.38	\$7.39 \$8.10	\$8.68 \$9.52	\$10.00 \$10.96	\$12.69 \$13.93	\$14.47 \$15.86	\$12.21 \$12.89	\$15.48 \$16.34	\$17.67 \$18.65	\$19.16 \$20.22	\$23.89 \$25.74	\$27.39 \$29.48	\$14.85 \$15.93	\$19.75 \$21.14	\$24.02 \$25.70	\$28.38 \$30.28	\$37.09 \$39.46	\$42.60 \$45.27	63 64
65	\$6.94	\$8.80	\$10.35	\$11.92	\$15.15	\$17.27	\$13.62	\$17.25	\$19.68	\$20.22	\$25.74	\$31.74	\$17.08	\$22.64	\$27.48	\$32.31	\$41.97	\$48.09	65
66	\$7.49	\$9.52	\$11.19	\$12.88	\$16.38	\$18.67	\$14.38	\$18.21	\$20.77	\$22.51	\$29.88	\$34.16	\$18.33	\$24.24	\$29.39	\$34.47	\$44.64	\$51.10	66
67	\$8.04	\$10.22	\$12.02	\$13.85	\$17.61	\$20.08	\$15.18	\$19.23	\$21.92	\$23.74	\$32.16	\$36.75	\$19.66	\$25.95	\$31.44	\$36.78	\$47.47	\$54.27	67
68	\$9.14	\$11.63	\$13.71	\$15.75	\$19.98	\$22.75	\$16.36	\$20.90	\$24.11	\$26.41	\$35.26	\$40.23	\$21.43	\$28.34	\$34.38	\$40.06	\$51.43	\$58.69	68
69	\$10.23	\$13.05	\$15.39	\$17.67	\$22.35	\$25.43	\$17.62	\$22.72	\$26.52	\$29.39	\$38.64	\$44.02	\$23.36	\$30.94	\$37.59	\$43.64	\$55.72	\$63.46	69
70	\$11.32	\$14.45	\$17.07	\$19.57	\$24.72	\$28.11	\$18.99	\$24.70	\$29.17	\$32.70	\$42.36	\$48.18	\$25.48	\$33.79	\$41.10	\$47.53	\$60.36	\$68.62	70
71	\$12.42	\$15.87	\$18.76 \$20.44	\$21.47	\$27.08	\$30.78	\$20.46	\$26.84	\$32.09	\$36.39	\$46.43	\$52.73	\$27.78	\$36.91	\$44.94	\$51.77	\$65.38	\$74.20	71
72 73	\$13.51 \$15.47	\$17.28 \$19.90	\$20.44 \$23.62	\$23.39 \$26.94	\$29.45 \$33.76	\$33.45 \$38.29	\$22.03 \$24.41	\$29.17 \$32.44	\$35.30 \$39.36	\$40.49 \$45.02	\$50.91 \$56.40	\$57.71 \$63.83	\$30.29 \$33.26	\$40.33 \$44.44	\$49.13 \$54.27	\$56.39 \$62.12	\$70.83 \$77.72	\$80.23 \$87.90	72 73
73	\$15.47 \$17.44	\$19.90 \$22.52	\$23.62 \$26.80	\$26.94 \$30.48	\$33.76 \$38.08	\$38.29 \$43.12	\$24.41 \$27.04	\$32.44 \$36.08	\$39.36 \$43.88	\$45.02 \$50.06	\$56.40 \$62.48	\$63.83 \$70.61	\$33.26 \$36.52	\$44.44 \$48.98	\$54.27 \$59.96	\$62.12 \$68.43	\$77.72 \$85.27	\$87.90 \$96.31	73
75	\$17.44	\$25.14	\$29.99	\$34.03	\$42.39	\$47.96	\$29.95	\$40.13	\$48.93	\$55.67	\$69.21	\$78.11	\$40.10	\$53.99	\$66.24	\$75.38	\$93.57	\$105.51	75
76	\$21.36	\$27.75	\$33.17	\$37.59	\$46.71	\$52.79	\$33.18	\$44.63	\$54.55	\$61.91	\$76.67	\$86.41	\$44.02	\$59.50	\$73.18	\$83.04	\$102.66	\$115.60	76
77	\$23.32	\$30.37	\$36.34	\$41.14	\$51.02	\$57.63	\$36.74	\$49.62	\$60.83	\$68.85	\$84.93	\$95.60	\$48.36	\$65.57	\$80.86	\$91.48	\$112.63	\$126.63	77
78	\$25.14	\$32.78	\$39.31	\$44.47	\$55.08	\$62.14	\$39.06	\$52.88	\$64.93	\$73.46	\$90.49	\$101.72	\$51.05	\$69.38	\$85.69	\$96.88	\$119.09	\$133.72	78
79	\$26.95	\$35.20	\$42.28	\$47.81	\$59.14	\$66.65	\$41.53	\$56.35	\$69.32	\$78.38	\$96.40	\$108.23	\$53.90	\$73.40	\$90.81	\$102.60	\$125.92	\$141.20	79
80 81	\$28.77 \$30.57	\$37.62 \$40.04	\$45.25 \$48.22	\$51.14 \$54.47	\$63.18 \$67.24	\$71.16 \$75.66	\$44.14 \$46.93	\$60.06 \$64.01	\$74.01 \$79.00	\$83.62 \$89.22	\$102.71 \$109.42	\$115.16 \$122.53	\$56.90 \$60.07	\$77.66 \$82.17	\$96.23 \$101.97	\$108.66 \$115.07	\$133.14 \$140.78	\$149.09 \$157.43	80 81
81 82	\$30.57 \$32.38	\$40.04 \$42.46	\$48.22 \$51.18	\$54.47 \$57.81	\$67.24 \$71.30	\$75.66 \$80.17	\$46.93 \$49.87	\$64.01 \$68.21	\$79.00 \$84.34	\$89.22 \$95.18	\$109.42 \$116.56	\$122.53 \$130.37	\$60.07 \$63.42	\$82.17 \$86.94	\$101.97 \$108.05	\$115.07 \$121.86	\$140.78 \$148.86	\$157.43 \$166.22	81
83	\$34.76	\$45.66	\$55.13	\$62.27	\$76.76	\$86.23	\$53.03	\$72.69	\$89.99	\$101.54	\$124.25	\$130.37	\$67.11	\$92.15	\$114.66	\$129.27	\$157.80	\$176.03	83
84	\$37.15	\$48.86	\$59.08	\$66.73	\$82.20	\$92.29	\$56.39	\$77.46	\$96.03	\$108.33	\$132.44	\$147.88	\$71.03	\$97.67	\$121.68	\$137.14	\$167.26	\$186.43	84
85	\$39.52	\$52.07	\$63.04	\$71.18	\$87.66	\$98.35	\$59.96	\$82.54	\$102.48	\$115.57	\$141.17	\$157.51	\$75.16	\$103.52	\$129.13	\$145.49	\$177.29	\$197.44	85
86	\$41.90	\$55.28	\$66.99	\$75.64	\$93.10	\$104.40	\$63.76	\$87.96	\$109.35	\$123.29	\$150.48	\$167.76	\$79.54	\$109.71	\$137.03	\$154.34	\$187.92	\$209.10	86
87	\$44.29	\$58.48	\$70.94	\$80.10	\$98.56	\$110.46	\$67.80	\$93.72	\$116.69	\$131.52	\$160.40	\$178.67	\$84.18	\$116.28	\$145.40	\$163.72	\$199.19	\$221.45	87
88	\$46.53	\$61.41	\$74.54	\$84.18	\$103.64	\$116.17	\$70.83	\$97.93	\$121.98	\$137.49	\$167.76	\$186.89	\$87.63	\$121.00	\$151.34	\$170.41	\$207.43	\$230.64	88
89	\$48.77	\$64.36	\$78.14	\$88.28	\$108.72	\$121.89	\$73.99	\$102.33	\$127.51	\$143.74	\$175.45	\$195.48	\$91.21	\$125.92	\$157.52	\$177.38	\$216.00	\$240.21	89
90	\$51.03 \$52.27	\$67.30	\$81.74	\$92.37	\$113.82	\$127.60	\$77.29	\$106.93 \$111.74	\$133.30	\$150.27 \$157.10	\$183.50	\$204.47	\$94.94	\$131.03	\$163.96	\$184.62 \$102.17	\$224.93	\$250.17	90
91 92	\$53.27 \$55.52	\$70.25 \$73.19	\$85.35 \$88.95	\$96.45 \$100.54	\$118.90 \$123.99	\$133.31 \$139.03	\$80.73 \$84.33	\$111.74 \$116.78	\$139.35 \$145.66	\$157.10 \$164.24	\$191.92 \$200.72	\$213.86 \$223.69	\$98.82 \$102.86	\$136.36 \$141.89	\$170.64 \$177.60	\$192.17 \$200.04	\$234.22 \$243.90	\$260.56 \$271.37	91 92
92	\$55.52 \$57.02	\$73.19	\$91.27	\$100.54	\$123.99	\$139.03	\$84.33 \$86.33	\$116.78	\$145.00	\$164.24	\$200.72	\$228.95	\$102.86	\$141.89	\$177.60	\$200.04	\$243.90	\$276.73	92
93	\$58.52	\$77.02	\$93.58	\$105.16	\$130.60	\$146.40	\$88.39	\$122.36	\$152.59	\$172.08	\$205.49	\$234.34	\$105.01	\$144.71	\$184.62	\$203.96	\$253.77	\$282.18	94
	\$60.03	\$78.94	\$95.90	\$108.45	\$133.90	\$150.10	\$90.49	\$125.26	\$156.18	\$176.14	\$215.38	\$239.86	\$109.44	\$150.51	\$188.24	\$212.11	\$258.85	\$287.75	95
95			\$98.21	\$111.09	\$137.21	\$153.78	\$92.64	\$128.22	\$159.85	\$180.30	\$220.51	\$245.50	\$111.73	\$153.51	\$191.93	\$216.29	\$264.03	\$293.43	96
96	\$61.52	\$80.85																	
96 97	\$63.03	\$82.78	\$100.52	\$113.73	\$140.53	\$157.47	\$94.84	\$131.26	\$163.61	\$184.56	\$225.75	\$251.27	\$114.06	\$156.56	\$195.69	\$220.55	\$269.30	\$299.21	97
96																			

ŀ				Q	uarterly Pre	mium per \$3	300 Monthly	Benefit Amo	unt After 10		ncrease (Re	esulting in 10	% Cumulativ	ve Increase)					
Issue		F	uture Purch	ase Option				Aut		ound Inflatio	n			Aut	o 5% Comp	ound Inflatio	n		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$6.75	\$8.57	\$10.12	\$11.35	\$13.87	\$15.59	\$10.22	\$13.20	\$15.72	\$17.99	\$22.64	\$25.67	\$20.44	\$26.71	\$32.18	\$37.46	\$47.99	\$54.63	2
26 27	\$6.79 \$6.82	\$8.64 \$8.70	\$10.19 \$10.25	\$11.42 \$11.52	\$14.00 \$14.10	\$15.72 \$15.85	\$10.38 \$10.54	\$13.42 \$13.65	\$15.97 \$16.24	\$18.30 \$18.62	\$23.02 \$23.45	\$26.14 \$26.62	\$20.67 \$20.89	\$27.04 \$27.36	\$32.57 \$32.96	\$37.91 \$38.36	\$48.61 \$49.23	\$55.33 \$56.05	2
28	\$6.85	\$8.77	\$10.23	\$11.61	\$14.23	\$15.03	\$10.70	\$13.87	\$16.49	\$18.95	\$23.43	\$20.02	\$21.15	\$27.69	\$33.34	\$38.84	\$49.84	\$56.76	2
29	\$6.89	\$8.80	\$10.38	\$11.67	\$14.32	\$16.10	\$10.87	\$14.10	\$16.75	\$19.27	\$24.29	\$27.59	\$21.41	\$28.01	\$33.73	\$39.33	\$50.45	\$57.50	2
30	\$6.92	\$8.87	\$10.48	\$11.77	\$14.42	\$16.24	\$11.03	\$14.32	\$17.04	\$19.60	\$24.71	\$28.11	\$21.67	\$28.33	\$34.16	\$39.81	\$51.10	\$58.25	3
31	\$6.99	\$8.92	\$10.54	\$11.84	\$14.55	\$16.37	\$11.19	\$14.55	\$17.34	\$19.92	\$25.16	\$28.62	\$21.92	\$28.66	\$34.57	\$40.29	\$51.74	\$58.99	3
32	\$7.02	\$8.95	\$10.60	\$11.94	\$14.65	\$16.49	\$11.35	\$14.78	\$17.62	\$20.27	\$25.61	\$29.14	\$22.19	\$29.01	\$34.99	\$40.78	\$52.39	\$59.73	3
33 34	\$7.05 \$7.08	\$9.02 \$9.09	\$10.67 \$10.77	\$12.03 \$12.10	\$14.78 \$14.87	\$16.62 \$16.75	\$11.52 \$11.70	\$15.00 \$15.27	\$17.92 \$18.21	\$20.64 \$20.99	\$26.07 \$26.52	\$29.66 \$30.21	\$22.44 \$22.70	\$29.37 \$29.72	\$35.41 \$35.84	\$41.26 \$41.78	\$53.04 \$53.71	\$60.51 \$61.28	3
35	\$7.00	\$9.09	\$10.77	\$12.10	\$15.00	\$16.75	\$11.70	\$15.49	\$18.54	\$20.99	\$27.01	\$30.21	\$22.70	\$30.07	\$36.26	\$42.31	\$54.40	\$62.06	3
36	\$7.18	\$9.25	\$10.97	\$12.35	\$15.20	\$17.11	\$12.19	\$15.79	\$18.92	\$21.80	\$27.59	\$31.44	\$23.29	\$30.49	\$36.74	\$42.88	\$55.18	\$62.93	3
37	\$7.28	\$9.35	\$11.09	\$12.52	\$15.42	\$17.37	\$12.45	\$16.07	\$19.31	\$22.25	\$28.17	\$32.11	\$23.61	\$30.92	\$37.22	\$43.46	\$55.95	\$63.84	3
38	\$7.34	\$9.47	\$11.25	\$12.67	\$15.62	\$17.59	\$12.71	\$16.40	\$19.69	\$22.70	\$28.79	\$32.79	\$23.94	\$31.34	\$37.71	\$44.04	\$56.73	\$64.75	3
39 40	\$7.40 \$7.47	\$9.57 \$9.67	\$11.39 \$11.52	\$12.84 \$13.00	\$15.85	\$17.85 \$18.07	\$12.97	\$16.72 \$17.04	\$20.09 \$20.50	\$23.19 \$23.67	\$29.39 \$30.04	\$33.51	\$24.26 \$24.57	\$31.76 \$32.18	\$38.23 \$38.74	\$44.66 \$45.28	\$57.53	\$65.68	3
40	\$7.47 \$7.57	\$9.67	\$11.52	\$13.00	\$16.04 \$16.27	\$18.07	\$13.26 \$13.55	\$17.04	\$20.50	\$23.67	\$30.04	\$34.22 \$34.96	\$24.57 \$24.90	\$32.18	\$39.26	\$45.28 \$45.89	\$58.34 \$59.15	\$66.62 \$67.56	4
42	\$7.63	\$9.90	\$11.80	\$13.32	\$16.46	\$18.57	\$13.84	\$17.69	\$21.34	\$24.67	\$31.34	\$35.71	\$25.22	\$33.06	\$39.78	\$46.51	\$59.99	\$68.53	4
43	\$7.70	\$9.99	\$11.94	\$13.49	\$16.69	\$18.82	\$14.14	\$18.02	\$21.77	\$25.19	\$32.02	\$36.48	\$25.55	\$33.51	\$40.33	\$47.16	\$60.83	\$69.50	4
44	\$7.77	\$10.09	\$12.10	\$13.65	\$16.89	\$19.05	\$14.42	\$18.37	\$22.22	\$25.71	\$32.69	\$37.26	\$25.91	\$33.96	\$40.88	\$47.80	\$61.68	\$70.50	4
45	\$7.85	\$10.22	\$12.22	\$13.81	\$17.11	\$19.31	\$14.75	\$18.72	\$22.64	\$26.22	\$33.41	\$38.09	\$26.22	\$34.38	\$41.43	\$48.48	\$62.55	\$71.53	4
46 47	\$7.99 \$8.12	\$10.42 \$10.64	\$12.49 \$12.77	\$14.14 \$14.45	\$17.50 \$17.92	\$19.76 \$20.24	\$15.49 \$16.27	\$19.67 \$20.67	\$23.67 \$24.74	\$27.23 \$28.30	\$34.24 \$35.12	\$39.07 \$40.07	\$26.65 \$27.07	\$34.93 \$35.48	\$42.08 \$42.76	\$49.26 \$50.06	\$63.58 \$64.65	\$72.73 \$73.93	4
48	\$8.12 \$8.28	\$10.64	\$12.77	\$14.45 \$14.75	\$17.92	\$20.24	\$16.27 \$17.11	\$20.67	\$24.74	\$29.39	\$36.03	\$40.07 \$41.11	\$27.07	\$35.48 \$36.03	\$43.43	\$50.06 \$50.88	\$65.71	\$73.93 \$75.16	4
49	\$8.40	\$11.06	\$13.29	\$15.07	\$18.76	\$20.74	\$17.11	\$22.84	\$27.04	\$30.53	\$36.93	\$42.17	\$27.91	\$36.61	\$44.11	\$51.71	\$66.81	\$76.42	4
50	\$8.54	\$11.25	\$13.59	\$15.39	\$19.14	\$21.67	\$18.89	\$23.99	\$28.27	\$31.72	\$37.87	\$43.27	\$28.33	\$37.19	\$44.83	\$52.56	\$67.91	\$77.68	5
51	\$8.70	\$11.45	\$13.84	\$15.72	\$19.57	\$22.12	\$19.86	\$25.22	\$29.56	\$32.96	\$38.84	\$44.41	\$28.79	\$37.77	\$45.54	\$53.39	\$69.05	\$78.97	5
52	\$8.83	\$11.67	\$14.10	\$16.04	\$19.99	\$22.61	\$20.86	\$26.52	\$30.89	\$34.22	\$39.84	\$45.56	\$29.24	\$38.39	\$46.24	\$54.26	\$70.18	\$80.30	5
53 54	\$8.95 \$9.12	\$11.87 \$12.10	\$14.39 \$14.65	\$16.34 \$16.65	\$20.37 \$20.79	\$23.09 \$23.54	\$21.92 \$23.02	\$27.87 \$29.30	\$32.27 \$33.73	\$35.54 \$36.93	\$40.84 \$41.88	\$46.73 \$47.93	\$29.69 \$30.14	\$39.01 \$39.62	\$46.99 \$47.73	\$55.14 \$56.05	\$71.35 \$72.53	\$81.63 \$82.98	5
55	\$9.25	\$12.10	\$14.03	\$16.98	\$21.22	\$24.02	\$24.19	\$30.76	\$35.26	\$38.36	\$42.98	\$49.19	\$30.62	\$40.23	\$48.54	\$56.95	\$73.70	\$84.37	5
56	\$10.15	\$13.35	\$16.07	\$18.34	\$22.99	\$26.07	\$25.39	\$32.27	\$36.96	\$40.19	\$45.63	\$52.23	\$31.89	\$41.98	\$50.71	\$59.60	\$77.26	\$88.52	5
57	\$11.03	\$14.39	\$17.24	\$19.69	\$24.77	\$28.14	\$26.65	\$33.86	\$38.78	\$42.14	\$48.44	\$55.46	\$33.21	\$43.79	\$52.98	\$62.35	\$80.98	\$92.85	5
58	\$11.94	\$15.46	\$18.40	\$21.09	\$26.55	\$30.17	\$27.97	\$35.54	\$40.69	\$44.18	\$51.43	\$58.89	\$34.61	\$45.69	\$55.36	\$65.23	\$84.90	\$97.37	5
59 60	\$12.84 \$13.72	\$16.49 \$17.56	\$19.57 \$20.74	\$22.44 \$23.80	\$28.36 \$30.14	\$32.24 \$34.28	\$29.37 \$30.82	\$37.29 \$39.13	\$42.66 \$44.73	\$46.31 \$48.54	\$54.59 \$57.95	\$62.51 \$66.36	\$36.03 \$37.51	\$47.67 \$49.74	\$57.86 \$60.45	\$68.23 \$71.41	\$89.00 \$93.30	\$102.14 \$107.14	5
61	\$14.62	\$18.60	\$21.89	\$25.19	\$31.92	\$36.36	\$32.34	\$41.07	\$46.93	\$50.91	\$61.51	\$70.47	\$39.07	\$51.91	\$63.16	\$74.70	\$97.80	\$112.39	6
62	\$15.52	\$19.67	\$23.06	\$26.55	\$33.69	\$38.39	\$33.99	\$43.11	\$49.23	\$53.39	\$65.20	\$74.80	\$40.71	\$54.20	\$66.03	\$78.20	\$102.52	\$117.88	6
63	\$17.14	\$21.74	\$25.52	\$29.39	\$37.32	\$42.53	\$35.89	\$45.51	\$51.94	\$56.33	\$70.25	\$80.53	\$43.66	\$58.05	\$70.63	\$83.44	\$109.05	\$125.26	6
64	\$18.76	\$23.80	\$27.97	\$32.21	\$40.94	\$46.63	\$37.91	\$48.03	\$54.81	\$59.44	\$75.68	\$86.67	\$46.83	\$62.16	\$75.55	\$89.03	\$116.01	\$133.08	6
65 66	\$20.41 \$22.02	\$25.87 \$27.97	\$30.44 \$32.89	\$35.06 \$37.87	\$44.53 \$48.16	\$50.78 \$54.88	\$40.04 \$42.27	\$50.71 \$53.53	\$57.86 \$61.06	\$62.71 \$66.17	\$81.53 \$87.84	\$93.30 \$100.42	\$50.23 \$53.88	\$66.56 \$71.28	\$80.78 \$86.42	\$94.99 \$101.35	\$123.38 \$131.24	\$141.39 \$150.22	6
67	\$23.64	\$30.04	\$35.34	\$40.71	\$51.78	\$59.03	\$44.63	\$56.53	\$64.45	\$69.80	\$94.57	\$108.05	\$57.79	\$76.29	\$92.43	\$108.14	\$139.55	\$159.57	6
68	\$26.87	\$34.19	\$40.29	\$46.31	\$58.73	\$66.88	\$48.09	\$61.45	\$70.88	\$77.65	\$103.65	\$118.27	\$63.00	\$83.30	\$101.07	\$117.78	\$151.20	\$172.54	6
69	\$30.07	\$38.36	\$45.24	\$51.94	\$65.71	\$74.77	\$51.81	\$66.78	\$77.97	\$86.42	\$113.61	\$129.43	\$68.70	\$90.97	\$110.51	\$128.29	\$163.80	\$186.57	6
70	\$33.28	\$42.49	\$50.19	\$57.53	\$72.67	\$82.63	\$55.81	\$72.60	\$85.77	\$96.15	\$124.54	\$141.65	\$74.90	\$99.35	\$120.82	\$139.74	\$177.45	\$201.74	7
71 72	\$36.51 \$39.71	\$46.66 \$50.81	\$55.14 \$60.09	\$63.13 \$68.75	\$79.62 \$86.57	\$90.49 \$98.35	\$60.15 \$64.78	\$78.91 \$85.77	\$94.34 \$103.77	\$106.99 \$119.04	\$136.51 \$149.67	\$155.03 \$169.65	\$81.66 \$89.07	\$108.50 \$118.56	\$132.11 \$144.43	\$152.20 \$165.77	\$192.23 \$208.24	\$218.13 \$235.88	7
73	\$45.47	\$58.50	\$69.43	\$79.20	\$99.25	\$112.57	\$71.76	\$95.37	\$115.71	\$132.36	\$165.80	\$187.67	\$97.80	\$130.66	\$159.57	\$182.62	\$228.48	\$258.43	7
74	\$51.26	\$66.20	\$78.78	\$89.62	\$111.96	\$126.78	\$79.50	\$106.07	\$129.01	\$147.18	\$183.69	\$207.59	\$107.37	\$144.01	\$176.29	\$201.19	\$250.70	\$283.14	7
75	\$57.01	\$73.90	\$88.15	\$100.06	\$124.64	\$141.00	\$88.07	\$117.98	\$143.85	\$163.67	\$203.48	\$229.65	\$117.88	\$158.73	\$194.76	\$221.63	\$275.09	\$310.20	7
76	\$62.80	\$81.60	\$97.50	\$110.51	\$137.31	\$155.20	\$97.54	\$131.21	\$160.37	\$182.01	\$225.41	\$254.03	\$129.43	\$174.92	\$215.16	\$244.13	\$301.83	\$339.86	7
77 78	\$68.56 \$73.90	\$89.29 \$96.37	\$106.85 \$115.59	\$120.96 \$130.75	\$150.00 \$161.93	\$169.43 \$182.69	\$108.02 \$114.84	\$145.88 \$155.46	\$178.84 \$190.91	\$202.41 \$215.96	\$249.70 \$266.02	\$281.07 \$299.05	\$142.16 \$150.10	\$192.78 \$203.97	\$237.73 \$251.93	\$268.94 \$284.82	\$331.13 \$350.11	\$372.30 \$393.13	7
79	\$79.23	\$103.49	\$124.31	\$140.55	\$173.86	\$195.94	\$122.09	\$165.68	\$203.81	\$230.43	\$283.43	\$318.20	\$158.47	\$215.81	\$266.97	\$301.63	\$370.19	\$415.12	7
80	\$84.57	\$110.61	\$133.05	\$150.35	\$185.76	\$209.21	\$129.78	\$176.57	\$217.58	\$245.85	\$301.96	\$338.57	\$167.30	\$228.32	\$282.91	\$319.45	\$391.45	\$438.34	8
81	\$89.87	\$117.72	\$141.78	\$160.15	\$197.69	\$222.43	\$137.96	\$188.19	\$232.27	\$262.31	\$321.68	\$360.24	\$176.61	\$241.58	\$299.79	\$338.31	\$413.89	\$462.85	8
82	\$95.21	\$124.83	\$150.48	\$169.95	\$209.63	\$235.70	\$146.63	\$200.54	\$247.95	\$279.84	\$342.67	\$383.30	\$186.44	\$255.62	\$317.68	\$358.26	\$437.66	\$488.69	8
83 84	\$102.19 \$109.21	\$134.24 \$143.65	\$162.09 \$173.70	\$183.07 \$196.17	\$225.67 \$241.68	\$253.52 \$271.34	\$155.91 \$165.77	\$213.71 \$227.73	\$264.57 \$282.33	\$298.53 \$318.48	\$365.28 \$389.38	\$408.23 \$434.78	\$197.31 \$208.82	\$270.91 \$287.14	\$337.12 \$357.74	\$380.06 \$403.18	\$463.91 \$491.73	\$517.54 \$548.10	8
85	\$116.19	\$153.10	\$185.34	\$209.28	\$257.72	\$289.16	\$176.29	\$242.68	\$301.28	\$339.77	\$415.05	\$463.08	\$220.98	\$304.35	\$379.64	\$427.72	\$521.22	\$580.47	8
86	\$123.18	\$162.51	\$196.96	\$222.37	\$273.72	\$306.94	\$187.44	\$258.59	\$321.50	\$362.47	\$442.41	\$493.22	\$233.85	\$322.56	\$402.86	\$453.76	\$552.50	\$614.75	8
87	\$130.20	\$171.92	\$208.56	\$235.50	\$289.76	\$324.75	\$199.34	\$275.54	\$343.07	\$386.66	\$471.58	\$525.29	\$247.50	\$341.87	\$427.47	\$481.35	\$585.62	\$651.07	8
88	\$136.80	\$180.55	\$219.13	\$247.50	\$304.71	\$341.54	\$208.24	\$287.93	\$358.62	\$404.22	\$493.22	\$549.46	\$257.62	\$355.74	\$444.94	\$501.01	\$609.84	\$678.07	8
89	\$143.40	\$189.22	\$229.75	\$259.53	\$319.65	\$358.36	\$217.51	\$300.86	\$374.88	\$422.59	\$515.82	\$574.72	\$268.16	\$370.19	\$463.11	\$521.49	\$635.03	\$706.21	8
90 91	\$150.03 \$156.62	\$197.86 \$206.53	\$240.32 \$250.92	\$271.56 \$283.56	\$334.62 \$349.56	\$375.14 \$391.93	\$227.22 \$237.35	\$314.38 \$328.52	\$391.90 \$409.68	\$441.79 \$461.88	\$539.50 \$564.23	\$601.14 \$628.75	\$279.13 \$290.54	\$385.23 \$400.88	\$482.03 \$501.69	\$542.80 \$564.98	\$661.29 \$688.61	\$735.50 \$766.04	9
92	\$163.22	\$206.53	\$261.50	\$295.59	\$364.54	\$408.75	\$237.33	\$343.32	\$428.24	\$482.87	\$590.11	\$657.64	\$302.41	\$417.15	\$522.13	\$588.10	\$717.08	\$797.83	9
93	\$167.65	\$220.81	\$268.32	\$303.35	\$374.24	\$419.58	\$253.80	\$351.44	\$438.31	\$494.25	\$604.14	\$673.12	\$308.72	\$425.44	\$532.35	\$599.71	\$731.43	\$813.58	9
94	\$172.05	\$226.45	\$275.12	\$311.11	\$383.98	\$430.41	\$259.85	\$359.76	\$448.62	\$505.92	\$618.51	\$688.97	\$315.15	\$433.87	\$542.80	\$611.55	\$746.09	\$829.62	9
95	\$176.48	\$232.07	\$281.94	\$318.84	\$393.68	\$441.28	\$266.02	\$368.26	\$459.16	\$517.86	\$633.22	\$705.18	\$321.75	\$442.51	\$553.43	\$623.61	\$761.02	\$845.98	9
96 97	\$180.87	\$237.70	\$288.73	\$326.60	\$403.41	\$452.11	\$272.37	\$376.96	\$469.96	\$530.09	\$648.29	\$721.77	\$328.48	\$451.31	\$564.27 \$575.33	\$635.90	\$776.26 \$701.75	\$862.68	9
97	\$185.31 \$189.71	\$243.36 \$248.99	\$295.53 \$302.35	\$334.37 \$342.12	\$413.15 \$422.85	\$462.95 \$473.81	\$278.84 \$285.46	\$385.91 \$395.10	\$481.03 \$492.35	\$542.60 \$555.41	\$663.72 \$679.49	\$738.74 \$756.11	\$335.34 \$342.32	\$460.30 \$469.48	\$575.33 \$586.62	\$648.42 \$661.19	\$791.75 \$807.57	\$879.68 \$897.02	9
99	\$194.14	\$254.62	\$302.33	\$349.86	\$432.58	\$484.65	\$292.26	\$404.51	\$503.92	\$568.50	\$695.66	\$773.89	\$349.44	\$478.86	\$598.13	\$674.22	\$823.70	\$914.71	9
	\$198.54	\$260.24	\$315.96	\$357.62	\$442.28	\$495.48	\$299.21	\$414.15	\$515.76	\$581.92	\$712.23	\$792.10	\$356.71	\$488.43	\$609.87	\$687.51	\$840.16	\$932.75	10

					Annual Prei	mium per \$3	800 Monthly I	Benefit Amo		% Phase 1 I 30 Day EP	ncrease (Re	sulting in 10	% Cumulativ	e Increase)					ł
Issue			Future Purc						uto 3% Com	pound Inflati					uto 5% Com				Is
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	F
25	\$25.38	\$32.19	\$38.02	\$42.63	\$52.10	\$58.53	\$38.38	\$49.54	\$59.02	\$67.52	\$85.01	\$96.43	\$76.75	\$100.31	\$120.84	\$140.62		\$205.12	
26	\$25.50	\$32.43	\$38.26	\$42.87	\$52.58	\$59.02	\$38.98	\$50.40	\$59.99	\$68.74	\$86.46	\$98.12	\$77.61	\$101.52	\$122.29	\$142.33	\$182.52	\$207.78	
27	\$25.62	\$32.67	\$38.50	\$43.23	\$52.94	\$59.51	\$39.59	\$51.25	\$60.96	\$69.95	\$88.04	\$99.95	\$78.45	\$102.74	\$123.75	\$144.02	\$184.83	\$210.45	
28	\$25.74	\$32.91	\$38.74	\$43.59	\$53.44	\$59.99	\$40.19	\$52.10	\$61.93	\$71.16	\$89.63	\$101.77	\$79.42	\$103.95	\$125.20	\$145.85	\$187.14	\$213.13	
29	\$25.87	\$33.03	\$38.98	\$43.84	\$53.80	\$60.48	\$40.80	\$52.94	\$62.91	\$72.38	\$91.20	\$103.59	\$80.39	\$105.17	\$126.67	\$147.68	\$189.44	\$215.92	
30	\$25.99	\$33.28	\$39.35	\$44.21	\$54.16	\$60.96	\$41.42	\$53.80	\$64.00	\$73.59	\$92.79	\$105.53	\$81.37	\$106.38	\$128.24	\$149.49	\$191.87	\$218.71	
31	\$26.24	\$33.52	\$39.59	\$44.45	\$54.65	\$61.45	\$42.02	\$54.65	\$65.09	\$74.81	\$94.48	\$107.47	\$82.34	\$107.59	\$129.82	\$151.32	\$194.30	\$221.51	
32	\$26.36	\$33.64	\$39.83	\$44.81	\$55.01	\$61.93	\$42.63	\$55.50	\$66.19	\$76.14	\$96.18	\$109.42	\$83.30	\$108.93	\$131.40	\$153.13	\$196.74	\$224.30	
33	\$26.48	\$33.88	\$40.07	\$45.18	\$55.50	\$62.43	\$43.23	\$56.35	\$67.28	\$77.48	\$97.88	\$111.36	\$84.28	\$110.26	\$132.98	\$154.96	\$199.17	\$227.22	
34	\$26.60	\$34.12	\$40.44	\$45.42	\$55.86	\$62.91	\$43.96	\$57.32	\$68.38	\$78.82	\$99.58	\$113.42	\$85.25	\$111.61	\$134.55	\$156.90	\$201.71	\$230.13	
35	\$26.72	\$34.36	\$40.68	\$45.78	\$56.35	\$63.39	\$44.81	\$58.17	\$69.59	\$80.15	\$101.40	\$115.49	\$86.22	\$112.94	\$136.14	\$158.84	\$204.26	\$233.05	
36	\$26.96	\$34.73	\$41.17	\$46.39	\$57.08	\$64.24	\$45.78	\$59.27	\$71.04	\$81.85	\$103.59	\$118.04	\$87.44	\$114.52	\$137.95	\$161.03	\$207.17	\$236.32	
37	\$27.32	\$35.10	\$41.66	\$46.99	\$57.93	\$65.21	\$46.75	\$60.36	\$72.50	\$83.56	\$105.78	\$120.59	\$88.65	\$116.09	\$139.78	\$163.22	\$210.09	\$239.72	
38	\$27.57	\$35.59	\$42.26	\$47.61	\$58.65	\$66.07	\$47.73	\$61.57	\$73.95	\$85.25 \$87.08	\$108.09	\$123.15	\$89.87	\$117.68	\$141.60	\$165.40	\$213.00	\$243.12	
39	\$27.81	\$35.95	\$42.75	\$48.21	\$59.51	\$67.03	\$48.70	\$62.79	\$75.42		\$110.39	\$125.81	\$91.08	\$119.25	\$143.54	\$167.71	\$216.04	\$246.64	
40	\$28.05	\$36.31	\$43.23	\$48.82	\$60.24	\$67.88	\$49.79	\$64.00	\$76.99	\$88.89	\$112.82	\$128.48	\$92.29	\$120.84	\$145.49	\$170.02	\$219.08	\$250.16	
41	\$28.41	\$36.67	\$43.84	\$49.42	\$61.08	\$68.86	\$50.89	\$65.21	\$78.57	\$90.72	\$115.25	\$131.27	\$93.51	\$122.41	\$147.43	\$172.33	\$222.11	\$253.69	
42	\$28.66	\$37.16	\$44.33	\$50.03	\$61.81	\$69.71	\$51.98	\$66.43	\$80.15	\$92.66	\$117.68	\$134.07	\$94.72	\$124.11	\$149.37	\$174.64	\$225.27	\$257.33	
43 44	\$28.91	\$37.52 \$37.88	\$44.81 \$45.42	\$50.64 \$51.25	\$62.67	\$70.68	\$53.06 \$54.16	\$67.64	\$81.73 \$83.42	\$94.60 \$96.55	\$120.23 \$122.77	\$136.98	\$95.94 \$97.27	\$125.81	\$151.44	\$177.06 \$179.49	\$228.43 \$231.58	\$260.98	
	\$29.15				\$63.39	\$71.53		\$68.98				\$139.90		\$127.51	\$153.51			\$264.74	
45	\$29.51	\$38.38	\$45.90	\$51.85	\$64.24	\$72.50	\$55.37	\$70.31	\$85.01	\$98.48	\$125.44	\$143.06	\$98.48	\$129.10	\$155.56	\$182.04	\$234.86	\$268.62	
46 47	\$30.00	\$39.11	\$46.87	\$53.06	\$65.70	\$74.20	\$58.17 \$61.08	\$73.83	\$88.89	\$102.26	\$128.60	\$146.70	\$100.07	\$131.15	\$157.99	\$184.95	\$238.76	\$273.12	l
47	\$30.48 \$31.09	\$39.95 \$40.68	\$47.97 \$48.94	\$54.29 \$55.37	\$67.28 \$68.86	\$76.02 \$77.85	\$61.08 \$64.24	\$77.61	\$92.91 \$97.15	\$106.26 \$110.39	\$131.88 \$135.29	\$150.47 \$154.35	\$101.64 \$103.22	\$133.22 \$135.29	\$160.55 \$163.10	\$187.99 \$191.03	\$242.76 \$246.76	\$277.61 \$282.23	
48 49	\$31.09 \$31.57	\$40.68 \$41.54	\$48.94 \$49.91	\$55.37 \$56.60	\$68.86	\$77.85 \$79.54	\$64.24 \$67.52	\$81.61 \$85.73	\$97.15 \$101.52	\$110.39 \$114.64	\$135.29 \$138.69	\$154.35 \$158.36	\$103.22 \$104.81	\$135.29 \$137.47	\$163.10 \$165.65	\$191.03 \$194.18	\$246.76	\$282.23 \$286.97	
49 50	\$31.57 \$32.07	\$41.54 \$42.26	\$49.91 \$51.01	\$56.60 \$57.81	\$70.43 \$71.90	\$79.54 \$81.37	\$67.52 \$70.92	\$85.73	\$101.52 \$106.14	\$114.64 \$119.13	\$138.69 \$142.21	\$158.36 \$162.49	\$104.81 \$106.38	\$137.47 \$139.66	\$165.65 \$168.31	\$194.18 \$197.34	\$250.90 \$255.02	\$286.97	ĺ
51	\$32.07	\$42.26	\$51.01	\$59.02	\$71.90	\$83.06	\$70.92 \$74.57	\$90.11	\$106.14	\$123.75	\$142.21	\$162.49	\$106.38	\$139.66	\$170.98	\$200.50	\$255.02	\$291.70	1
52	\$33.15	\$43.84	\$52.94	\$60.24	\$75.05	\$84.89	\$78.33	\$99.58	\$115.97	\$128.48	\$149.61	\$171.11	\$100.09	\$144.14	\$170.96	\$200.50	\$263.53	\$301.53	
53	\$33.64	\$44.57	\$54.04	\$61.33	\$76.51	\$86.71	\$82.34	\$104.68	\$121.20	\$133.46	\$153.38	\$175.48	\$109.76	\$144.14	\$176.45	\$203.76	\$267.89	\$306.52	
54	\$34.24	\$45.42	\$55.01	\$62.55	\$78.09	\$88.41	\$86.46	\$110.02	\$126.67	\$138.69	\$157.27	\$179.97	\$113.18	\$148.76	\$179.25	\$210.45	\$272.39	\$311.62	
55	\$34.24	\$46.15	\$55.98	\$63.76	\$79.66	\$90.23	\$90.84	\$115.49	\$132.37	\$144.02	\$161.39	\$179.97	\$115.16	\$151.07	\$182.28	\$210.45	\$276.76	\$316.83	
56	\$38.14	\$50.16	\$60.36	\$68.86	\$86.34	\$97.88	\$95.33	\$121.20	\$138.81	\$150.95	\$171.35	\$196.13	\$119.74	\$157.63	\$190.42	\$223.82	\$290.13	\$332.38	
57	\$41.42	\$54.04	\$64.72	\$73.95	\$93.03	\$105.66	\$100.07	\$127.15	\$145.61	\$158.24	\$181.92	\$208.27	\$124.72	\$164.43	\$198.92	\$234.14	\$304.08	\$348.66	
58	\$44.81	\$58.05	\$69.10	\$79.18	\$99.70	\$113.30	\$105.05	\$133.46	\$152.77	\$165.89	\$193.09	\$221.14	\$129.94	\$171.60	\$207.90	\$244.95	\$318.78	\$365.65	
59	\$48.21	\$61.93	\$73.47	\$84.28	\$106.50	\$121.08	\$110.26	\$140.02	\$160.18		\$205.00	\$234.74	\$135.29	\$179.00	\$217.26	\$256.23	\$334.20	\$383.50	
60	\$51.49	\$65.95	\$77.85	\$89.38	\$113.18	\$128.72	\$115.73	\$146.94	\$167.95	\$182.28	\$217.62	\$249.19	\$140.87	\$186.78	\$226.97	\$268.14	\$350.35	\$402.34	
61	\$54.89	\$69.83	\$82.21	\$94.60	\$119.86	\$136.50	\$121.44	\$154.23	\$176.21	\$191.15	\$230.98	\$264.62	\$146.70	\$194.91	\$237.17	\$280.52	\$367.24	\$422.00	
62	\$58.29	\$73.83	\$86.59	\$99.70	\$126.54	\$144.14	\$127.63	\$161.88	\$184.83	\$200.50	\$244.83	\$280.90	\$152.89	\$203.53	\$247.98	\$293.65	\$384.97	\$442.65	
63	\$64.36	\$81.61	\$95.82	\$110.39	\$140.14	\$159.70	\$134.79	\$170.86	\$195.03	\$211.55	\$263.77	\$302.39	\$163.94	\$217.99	\$265.22	\$313.31	\$409.50	\$470.34	
64	\$70.43	\$89.38	\$105.05	\$120.96	\$153.75	\$175.12	\$142.33	\$180.33	\$205.84	\$223.21	\$284.17	\$325.46	\$175.85	\$233.41	\$283.68	\$334.32	\$435.60	\$499.73	
65	\$76.63	\$97.15	\$114.28	\$131.64	\$167.22	\$190.66	\$150.35	\$190.42	\$217.26	\$235.48	\$306.15	\$350.35	\$188.60	\$249.92	\$303.36	\$356.66	\$463.30	\$530.94	
66	\$82.70	\$105.05	\$123.51	\$142.21	\$180.83	\$206.09	\$158.72	\$200.98	\$229.28	\$248.47	\$329.84	\$377.07	\$202.32	\$267.65	\$324.49	\$380.59	\$492.80	\$564.09	
67	\$88.77	\$112.82	\$132.74	\$152.89	\$194.43	\$221.63	\$167.59	\$212.28	\$242.03	\$262.06	\$355.09	\$405.74	\$217.01	\$286.47	\$347.07	\$406.10	\$524.02	\$599.18	
68	\$100.91	\$128.36	\$151.32	\$173.90	\$220.54	\$251.14	\$180.58	\$230.74	\$266.20	\$291.58	\$389.21	\$444.10	\$236.57	\$312.83	\$379.50	\$442.29	\$567.73	\$647.88	
69	\$112.94	\$144.02	\$169.90	\$195.03	\$246.76	\$280.76	\$194.55	\$250.78	\$292.79	\$324.49	\$426.62	\$486.00	\$257.94	\$341.62	\$414.96	\$481.76	\$615.10	\$700.59	
70	\$124.96	\$159.58	\$188.47	\$216.04	\$272.88	\$310.28	\$209.61	\$272.64	\$322.06	\$361.04	\$467.67	\$531.91	\$281.26	\$373.07	\$453.70	\$524.74	\$666.34	\$757.55	
71	\$137.10	\$175.24	\$207.05	\$237.05	\$298.98	\$339.79	\$225.87	\$296.32	\$354.24	\$401.72	\$512.60	\$582.19	\$306.64	\$407.43	\$496.08	\$571.49	\$721.84	\$819.12	
72	\$149.13	\$190.78	\$225.63	\$258.18	\$325.09	\$369.30	\$243.24	\$322.06	\$389.70	\$447.02	\$562.02	\$637.08	\$334.44	\$445.20	\$542.36	\$622.50	\$781.96	\$885.79	
73	\$170.74	\$219.68	\$260.73	\$297.41	\$372.70	\$422.73	\$269.48	\$358.13	\$434.51	\$497.06	\$622.62	\$704.72	\$367.24	\$490.62	\$599.18	\$685.77	\$857.98	\$970.43	1
74	\$192.48	\$248.59	\$295.82	\$336.51	\$420.42	\$476.05	\$298.50	\$398.32	\$484.43	\$552.67	\$689.78	\$779.53	\$403.18	\$540.77	\$661.97	\$755.48	\$941.40		1
75	\$214.10	\$277.49	\$331.05	\$375.74	\$468.03	\$529.47	\$330.68	\$443.01	\$540.17	\$614.60	\$764.10	\$862.35	\$442.65	\$596.02	\$731.31	\$832.23		\$1,164.86	
76	\$235.84	\$306.39	\$366.15	\$414.96	\$515.64	\$582.79	\$366.27	\$492.68	\$602.22	\$683.46	\$846.44	\$953.91	\$486.00	\$656.87	\$807.94	\$916.75			
77 78	\$257.46	\$335.29	\$401.24	\$454.19	\$563.24	\$636.23	\$405.61	\$547.81	\$671.56	\$760.09	\$937.64		\$533.85	\$723.90	\$892.71	\$1,009.90			ĺ
78 79	\$277.49	\$361.89	\$434.03	\$490.99	\$608.05	\$686.02	\$431.23	\$583.76	\$716.86	\$810.98		\$1,122.96	\$563.61	\$765.92	\$946.02	\$1,069.52	\$1,314.71		l
79 80	\$297.53	\$388.61	\$466.82	\$527.78	\$652.86	\$735.80	\$458.44	\$622.14	\$765.31 \$817.05	\$865.26	\$1,064.31		\$595.06	\$810.37 \$857.36	\$1,002.49 \$1.062.36	\$1,132.67 \$1,199.58		\$1,558.80	l
80 81	\$317.57	\$415.33	\$499.61 \$532.39	\$564.58 \$601.37	\$697.55	\$785.60 \$835.26	\$487.34 \$518.07	\$663.06 \$706.66	\$817.05 \$872.18	\$923.19 \$985.00	\$1,133.88		\$628.21 \$663.18	\$857.36	\$1,062.36 \$1.125.75		\$1,469.91 \$1.554.19		l
81 82	\$337.48 \$357.52	\$442.05 \$468.75	\$532.39 \$565.06	\$601.37 \$638.17	\$742.37 \$787.17	\$835.26 \$885.06	\$518.07 \$550.61	\$706.66	\$872.18 \$931.08	\$985.00	\$1,207.97 \$1,286.78		\$663.18	\$907.16	\$1,125.75 \$1,192.91	\$1,270.38 \$1,345.31	\$1,554.19 \$1,643.44		l
83	\$383.75	\$504.10	\$608.65	\$687.47	\$847.41	\$951.97	\$585.46	\$802.47	\$993.50		\$1,286.78		\$700.11	\$1,017.30	\$1,192.91	\$1,427.16			l
83 84	\$383.75 \$410.10	\$539.44	\$652.26	\$736.66	\$907.52		\$622.50	\$802.47 \$855.18	\$1.060.17		\$1,371.67		\$740.91	\$1,017.30	\$1,265.89		\$1,742.06	\$1,943.40	ĺ
85	\$436.34	\$574.89	\$695.97	\$785.84	\$907.52	\$1,018.89	\$661.97	\$911.28		\$1,195.94	\$1,462.14		\$829.80	\$1,078.26	\$1,425.59	\$1,514.00			l
86	\$462.56	\$610.24	\$739.57				\$703.87			\$1,275.05				\$1,142.07					1
87	\$488.92	\$645.58	\$783.17							\$1,301.10			\$929.38	\$1,211.24	\$1,605.20				1
o <i>r</i> 88	\$513.69	\$678.00	\$822.88	\$929.38	\$1,144.21	\$1,219.50	\$781.96	\$1,034.67			\$1,852.08		\$967.40	\$1,335.84	\$1,670.77	\$1,881.35	\$2,199.03	\$2,444.03	1
89	\$538.46	\$710.55	\$862.71		\$1,200.31	\$1,262.52		\$1,129.76	\$1,346.65	\$1,517.66	\$1,936.97		\$1,006.98	\$1,330.04		\$1,958.22	\$2,269.99	\$2,651.88	l
90	\$563.37	\$742.97	\$902.71	\$1,019.73		\$1,343.07		\$1,129.70	\$1,407.74		\$2,025.86		\$1,000.36		\$1,739.02	\$2.038.25	\$2,304.33	\$2,761.91	l
91	\$588.14	\$775.51	\$942.25			\$1,471.73			\$1,538.41	\$1,734.40	\$2,118.77		\$1,048.13	\$1,505.37	\$1,883.90	\$2,121.56		\$2,876.54	l
92	\$612.91	\$808.06	\$981.96		\$1,368.87	\$1,534.89		\$1,233.30	\$1,608.11		\$2,116.77		\$1,135.59	\$1,566.46		\$2,121.30	\$2,505.65	\$2,995.93	1
92 93	\$629.54	\$829.19			\$1,300.07	\$1,534.69		\$1,209.21		\$1,855.96	\$2,213.92		\$1,159.27	\$1,597.54		\$2,200.30	\$2,092.09	\$3,055.06	l
94	\$646.06	<b>QUEU.10</b>				\$1,616.24			\$1,684.62		\$2,322.54		\$1,183.44		\$2,038.25	\$2,296.43			l
95	\$662.70	\$871.45			\$1,441.00	\$1,657.05	\$998.97	\$1,382.83	\$1,724.21	\$1,944.62	\$2,377.79		\$1,208.21	\$1,661.66		\$2,230.43		\$3,176.75	l
96	\$679.22			\$1,137.27		\$1,697.73		\$1,415.50				\$2,710.30		\$1,694.69		\$2,387.88		\$3,170.73	1
97	\$695.85					\$1,738.42			\$1,806.30		\$2,492.31			\$1,728.45					1
98	\$712.37				\$1,587.83				\$1,848.80		\$2,551.57			\$1,762.95					1
	\$729.00			\$1,313.74								\$2,906.06			\$2,246.04				
99																			

				N	Monthly Pren	nium per \$3	800 Monthly E					sulting in 10	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option				Aut	o 3% Comp	EP - 50% F ound Inflatio				Aut	to 5% Comp	ound Inflatio	n		Issue
Age 25	2 Year \$2.84	3 Year \$3.48	4 Year \$4.00	5 Year \$4.46	7 Year \$5.42	Lifetime \$6.07	2 Year \$4.32	3 Year \$5.36	4 Year \$6.26	5 Year \$7.10	7 Year	Lifetime \$10.05	2 Year \$8.37	3 Year \$10.55	4 Year \$12.44	5 Year \$14.33	7 Year \$18.23	Lifetime \$20.69	Age 25
26	\$2.84 \$2.85	\$3.48 \$3.50	\$4.00 \$4.04	\$4.46 \$4.49	\$5.42 \$5.47	\$6.07	\$4.32 \$4.39	\$5.45	\$6.36	\$7.10	\$8.86 \$9.01	\$10.05	\$8.37 \$8.47	\$10.55	\$12.44	\$14.33 \$14.51	\$18.23	\$20.69	25 26
27	\$2.86	\$3.52	\$4.07	\$4.52	\$5.50	\$6.17	\$4.46	\$5.53	\$6.46	\$7.34	\$9.16	\$10.41	\$8.57	\$10.80	\$12.75	\$14.69	\$18.69	\$21.22	27
28 29	\$2.88 \$2.89	\$3.54 \$3.56	\$4.09 \$4.13	\$4.55 \$4.59	\$5.54 \$5.59	\$6.23 \$6.27	\$4.52 \$4.59	\$5.62 \$5.71	\$6.56 \$6.67	\$7.46 \$7.58	\$9.32 \$9.48	\$10.59 \$10.78	\$8.67 \$8.77	\$10.93 \$11.07	\$12.90 \$13.06	\$14.86 \$15.04	\$18.92 \$19.16	\$21.49 \$21.77	28 29
30	\$2.89	\$3.50	\$4.13 \$4.16	\$4.59 \$4.62	\$5.63	\$6.33	\$4.59 \$4.65	\$5.80	\$6.78	\$7.58 \$7.70	\$9.48 \$9.65	\$10.78	\$8.77 \$8.87	\$11.07	\$13.06	\$15.04	\$19.16	\$21.77	30
31	\$2.93	\$3.61	\$4.18	\$4.65	\$5.68	\$6.37	\$4.73	\$5.89	\$6.89	\$7.83	\$9.81	\$11.17	\$8.97	\$11.33	\$13.37	\$15.41	\$19.65	\$22.33	31
32	\$2.95	\$3.63	\$4.21	\$4.69	\$5.72	\$6.42	\$4.81	\$5.98	\$7.00	\$7.96	\$9.98	\$11.36	\$9.08	\$11.46	\$13.53	\$15.60	\$19.90	\$22.62	32
33 34	\$2.96 \$2.97	\$3.65 \$3.67	\$4.24 \$4.27	\$4.72 \$4.75	\$5.76 \$5.81	\$6.47 \$6.52	\$4.88 \$4.96	\$6.08 \$6.18	\$7.11 \$7.22	\$8.10 \$8.23	\$10.15 \$10.33	\$11.56 \$11.76	\$9.19 \$9.30	\$11.59 \$11.74	\$13.70 \$13.86	\$15.79 \$15.98	\$20.15 \$20.41	\$22.90 \$23.20	33 34
35	\$2.99	\$3.70	\$4.30	\$4.79	\$5.85	\$6.58	\$5.04	\$6.28	\$7.35	\$8.37	\$10.52	\$11.97	\$9.41	\$11.87	\$14.01	\$16.18	\$20.66	\$23.51	35
36	\$3.03	\$3.74	\$4.36	\$4.85	\$5.93	\$6.67	\$5.14	\$6.40	\$7.49	\$8.55	\$10.74	\$12.22	\$9.53	\$12.02	\$14.20	\$16.40	\$20.94	\$23.85	36
37 38	\$3.05 \$3.08	\$3.78 \$3.83	\$4.41 \$4.47	\$4.92 \$4.98	\$6.02 \$6.09	\$6.77 \$6.85	\$5.24 \$5.34	\$6.52 \$6.66	\$7.65 \$7.80	\$8.72 \$8.90	\$10.97 \$11.20	\$12.49 \$12.75	\$9.66 \$9.79	\$12.19 \$12.35	\$14.39 \$14.59	\$16.63 \$16.86	\$21.24 \$21.54	\$24.19 \$24.53	37 38
39	\$3.11	\$3.87	\$4.52	\$5.04	\$6.18	\$6.95	\$5.43	\$6.79	\$7.95	\$9.09	\$11.44	\$13.02	\$9.92	\$12.52	\$14.78	\$17.09	\$21.85	\$24.88	39
40	\$3.15	\$3.92	\$4.58	\$5.10	\$6.26	\$7.04	\$5.53	\$6.92	\$8.12	\$9.27	\$11.68	\$13.30	\$10.05	\$12.68	\$14.98	\$17.33	\$22.15	\$25.23	40
41 42	\$3.17 \$3.20	\$3.96 \$4.00	\$4.63 \$4.69	\$5.17 \$5.24	\$6.35 \$6.42	\$7.14 \$7.23	\$5.63 \$5.74	\$7.05 \$7.19	\$8.28 \$8.45	\$9.46 \$9.66	\$11.94 \$12.19	\$13.59 \$13.87	\$10.19 \$10.32	\$12.85 \$13.02	\$15.18 \$15.39	\$17.57 \$17.81	\$22.46 \$22.78	\$25.60 \$25.96	41 42
43	\$3.23	\$4.04	\$4.74	\$5.30	\$6.51	\$7.33	\$5.85	\$7.34	\$8.61	\$9.86	\$12.44	\$14.17	\$10.46	\$13.20	\$15.60	\$18.05	\$23.10	\$26.33	43
44	\$3.27	\$4.08	\$4.80	\$5.36	\$6.59	\$7.43	\$5.96	\$7.48	\$8.79	\$10.05	\$12.71	\$14.47	\$10.60	\$13.38	\$15.81	\$18.30	\$23.43	\$26.71	44
45 46	\$3.30 \$3.36	\$4.13 \$4.21	\$4.85 \$4.95	\$5.42 \$5.54	\$6.68 \$6.83	\$7.51 \$7.70	\$6.07 \$6.34	\$7.62 \$7.95	\$8.97 \$9.32	\$10.26 \$10.60	\$12.97 \$13.30	\$14.76 \$15.14	\$10.75 \$10.91	\$13.56 \$13.78	\$16.03 \$16.28	\$18.56 \$18.85	\$23.76 \$24.16	\$27.09 \$27.54	45 46
47	\$3.41	\$4.30	\$5.06	\$5.68	\$7.00	\$7.89	\$6.61	\$8.29	\$9.68	\$10.96	\$13.64	\$15.52	\$11.09	\$14.00	\$16.54	\$19.16	\$24.55	\$28.01	47
48	\$3.48	\$4.38	\$5.17	\$5.80	\$7.15	\$8.06	\$6.90	\$8.65	\$10.05	\$11.32	\$13.99	\$15.92	\$11.26	\$14.22	\$16.81	\$19.47	\$24.96	\$28.47	48
49 50	\$3.53 \$3.59	\$4.47 \$4.55	\$5.28 \$5.38	\$5.92 \$6.05	\$7.32 \$7.47	\$8.25 \$8.44	\$7.19 \$7.51	\$9.02 \$9.41	\$10.45 \$10.86	\$11.69 \$12.08	\$14.36 \$14.72	\$16.32 \$16.74	\$11.44 \$11.62	\$14.44 \$14.67	\$17.07 \$17.35	\$19.79 \$20.11	\$25.38 \$25.80	\$28.94 \$29.43	49 50
51	\$3.65	\$4.63	\$5.49	\$6.17	\$7.63	\$8.61	\$7.84	\$9.81	\$11.28	\$12.47	\$15.09	\$17.17	\$11.80	\$14.91	\$17.62	\$20.44	\$26.22	\$29.92	51
52	\$3.71	\$4.72	\$5.60	\$6.29	\$7.80	\$8.80	\$8.18	\$10.23	\$11.72	\$12.89	\$15.48	\$17.61	\$11.99	\$15.14	\$17.91	\$20.77	\$26.65	\$30.42	52
53 54	\$3.77 \$3.83	\$4.81 \$4.88	\$5.71 \$5.81	\$6.42 \$6.55	\$7.95 \$8.12	\$8.99 \$9.16	\$8.54 \$8.91	\$10.67 \$11.13	\$12.17 \$12.64	\$13.32 \$13.76	\$15.87 \$16.28	\$18.06 \$18.52	\$12.18 \$12.36	\$15.38 \$15.62	\$18.19 \$18.48	\$21.11 \$21.45	\$27.09 \$27.54	\$30.92 \$31.44	53 54
55	\$3.88	\$4.97	\$5.92	\$6.67	\$8.27	\$9.35	\$9.31	\$11.61	\$13.13	\$14.21	\$16.70	\$19.02	\$12.56	\$15.87	\$18.78	\$21.79	\$28.00	\$31.96	55
56	\$4.26	\$5.40	\$6.38	\$7.21	\$8.98	\$10.15	\$9.76	\$12.17	\$13.76	\$14.88	\$17.71	\$20.19	\$13.08	\$16.57	\$19.61	\$22.80	\$29.35	\$33.52	56
57 58	\$4.64 \$5.02	\$5.82 \$6.25	\$6.84 \$7.30	\$7.74 \$8.28	\$9.67 \$10.36	\$10.95 \$11.75	\$10.23 \$10.73	\$12.76 \$13.38	\$14.42 \$15.11	\$15.59 \$16.32	\$18.79 \$19.93	\$21.43 \$22.75	\$13.62 \$14.18	\$17.29 \$18.04	\$20.49 \$21.41	\$23.86 \$24.96	\$30.76 \$32.24	\$35.16 \$36.87	57 58
59	\$5.39	\$6.67	\$7.77	\$8.81	\$11.07	\$12.55	\$11.24	\$14.03	\$15.84	\$17.11	\$21.14	\$24.15	\$14.76	\$18.82	\$22.36	\$26.11	\$33.79	\$38.68	59
60	\$5.76	\$7.10	\$8.23	\$9.35	\$11.76	\$13.35	\$11.79	\$14.71	\$16.60	\$17.92	\$22.43	\$25.63	\$15.38	\$19.64	\$23.36	\$27.32	\$35.42	\$40.57	60
61 62	\$6.14 \$6.51	\$7.52 \$7.94	\$8.69 \$9.15	\$9.89 \$10.43	\$12.45 \$13.16	\$14.15 \$14.95	\$12.36 \$12.98	\$15.42 \$16.16	\$17.40 \$18.25	\$18.78 \$19.68	\$23.79 \$25.25	\$27.20 \$28.89	\$16.02 \$16.69	\$20.49 \$21.38	\$24.41 \$25.52	\$28.59 \$29.91	\$37.13 \$38.91	\$42.55 \$44.61	61 62
63	\$7.19	\$8.79	\$10.12	\$11.54	\$14.56	\$16.56	\$13.70	\$17.05	\$19.25	\$21.23	\$27.19	\$31.09	\$17.90	\$22.90	\$27.29	\$31.91	\$41.38	\$47.39	63
64 65	\$7.89 \$8.57	\$9.63 \$10.47	\$11.10 \$12.07	\$12.65 \$13.77	\$15.97 \$17.38	\$18.16	\$14.45	\$17.99 \$18.98	\$20.31 \$21.42	\$22.90 \$24.71	\$29.29 \$31.55	\$33.45	\$19.20 \$20.59	\$24.52 \$26.26	\$29.18 \$31.21	\$34.05 \$36.32	\$44.01 \$46.81	\$50.34	64 65
66	\$8.57 \$9.25	\$10.47	\$12.07	\$13.77 \$14.88	\$17.38	\$19.77 \$21.37	\$15.26 \$16.10	\$20.02	\$21.42	\$24.71	\$33.98	\$36.00 \$38.74	\$20.59	\$28.12	\$33.37	\$38.75	\$49.78	\$53.47 \$56.80	66
67	\$9.93	\$12.14	\$14.01	\$15.99	\$20.21	\$22.98	\$16.98	\$21.12	\$23.82	\$28.72	\$36.61	\$41.70	\$23.68	\$30.10	\$35.71	\$41.35	\$52.93	\$60.35	67
68 69	\$11.29 \$12.63	\$13.83 \$15.51	\$15.98 \$17.94	\$18.19 \$20.39	\$22.92 \$25.64	\$26.04 \$29.11	\$18.69 \$20.56	\$23.32 \$25.75	\$26.54 \$29.59	\$31.63 \$34.82	\$40.12 \$43.97	\$45.64 \$49.94	\$25.82 \$28.15	\$32.87 \$35.89	\$39.04 \$42.68	\$45.02 \$49.03	\$57.33 \$62.11	\$65.24 \$70.53	68 69
70	\$13.98	\$17.18	\$17.94	\$20.59	\$28.36	\$32.16	\$20.56	\$28.44	\$32.99	\$38.34	\$48.19	\$54.65	\$30.69	\$39.19	\$46.66	\$53.38	\$67.28	\$76.25	70
71	\$15.33	\$18.87	\$21.87	\$24.81	\$31.08	\$35.23	\$24.88	\$31.39	\$36.77	\$42.21	\$52.82	\$59.81	\$33.46	\$42.80	\$51.02	\$58.14	\$72.88	\$82.45	71
72	\$16.68	\$20.55	\$23.83	\$27.01	\$33.79	\$38.29	\$27.38	\$34.66	\$40.99 \$45.71	\$46.46 \$51.67	\$57.89	\$65.44	\$36.47	\$46.73	\$55.76	\$63.32	\$78.93	\$89.14	72
73 74	\$19.10 \$21.53	\$23.66 \$26.76	\$27.54 \$31.25	\$31.11 \$35.20	\$38.74 \$43.68	\$43.82 \$49.36	\$30.35 \$33.64	\$38.56 \$42.89	\$45.71 \$50.96	\$51.67 \$57.45	\$64.13 \$71.04	\$72.39 \$80.08	\$40.04 \$43.97	\$51.49 \$56.74	\$61.60 \$68.05	\$69.74 \$76.81	\$86.58 \$94.99	\$97.65 \$106.96	73 74
75	\$23.95	\$29.88	\$34.97	\$39.30	\$48.63	\$54.89	\$37.28	\$47.71	\$56.83	\$63.89	\$78.69	\$88.58	\$48.28	\$62.52	\$75.16	\$84.61	\$104.20	\$117.17	75
76 77	\$26.38 \$28.80	\$32.99 \$36.10	\$38.68 \$42.38	\$43.41 \$47.51	\$53.58 \$58.53	\$60.43 \$65.97	\$41.32 \$45.78	\$53.06 \$59.03	\$63.37 \$70.66	\$71.05 \$79.01	\$87.18 \$96.58	\$97.99 \$108.38	\$53.01 \$58.19	\$68.90 \$75.93	\$83.03 \$91.72	\$93.20 \$102.66	\$114.31 \$125.41	\$128.35 \$140.59	76 77
78	\$31.03	\$38.97	\$42.38 \$45.85	\$51.36	\$63.18	\$71.13	\$45.78 \$48.70	\$62.92	\$75.44	\$84.29	\$102.88	\$108.38	\$61.42	\$80.32	\$97.17	\$102.66	\$125.41	\$140.59	78
79	\$33.28	\$41.86	\$49.31	\$55.21	\$67.84	\$76.29	\$51.80	\$67.07	\$80.53	\$89.93	\$109.59	\$122.66	\$64.83	\$84.96	\$102.95	\$115.09	\$140.16	\$156.68	79
80 81	\$35.51 \$37.74	\$44.73 \$47.61	\$52.77 \$56.23	\$59.06 \$62.91	\$72.49 \$77.14	\$81.44 \$86.60	\$55.10 \$58.61	\$71.49 \$76.20	\$85.97 \$91.77	\$95.93 \$102.34	\$116.74 \$124.36	\$130.49 \$138.82	\$68.43 \$72.23	\$89.88 \$95.08	\$109.08 \$115.57	\$121.86 \$129.02	\$148.17 \$156.64	\$165.41 \$174.61	80 81
82	\$37.74	\$50.48	\$59.70	\$66.76	\$81.81	\$91.76	\$62.36	\$81.22	\$97.98	\$102.34	\$124.36	\$138.82	\$72.23 \$76.24	\$100.58	\$122.44	\$129.02	\$165.58	\$174.61	82
83	\$42.92	\$54.29	\$64.30	\$71.91	\$88.06	\$98.70	\$66.33	\$86.53	\$104.50	\$116.42	\$141.10	\$157.19	\$80.66	\$106.57	\$129.89	\$144.87	\$175.46	\$195.16	83
84 85	\$45.86 \$48.80	\$58.09 \$61.90	\$68.90 \$73.51	\$77.06 \$82.20	\$94.31 \$100.56	\$105.63 \$112.57	\$70.55 \$75.05	\$92.17 \$98.19	\$111.45 \$118.88	\$124.14 \$132.35	\$150.32 \$160.13	\$167.31 \$178.09	\$85.34 \$90.28	\$112.92 \$119.64	\$137.79 \$146.17	\$153.64 \$162.93	\$185.92 \$197.01	\$206.62 \$218.76	84 85
86	\$48.80 \$51.73	\$65.71	\$78.11	\$82.20 \$87.35	\$100.56	\$112.57	\$75.05 \$79.84	\$104.60	\$118.88	\$132.35	\$170.59	\$178.09	\$90.28 \$95.50	\$119.64	\$155.06	\$172.79	\$208.76	\$218.76	86
87	\$54.67	\$69.52	\$82.72	\$92.50	\$113.07	\$126.43	\$84.93	\$111.43	\$135.23	\$150.47	\$181.73	\$201.76	\$101.04	\$134.30	\$164.48	\$183.25	\$221.22	\$245.21	87
88 89	\$57.45 \$60.23	\$73.02 \$76.52	\$86.92 \$91.12	\$97.22 \$101.94	\$118.91 \$124.74	\$132.98 \$139.51	\$88.70 \$92.64	\$116.34 \$121.46	\$141.24 \$147.51	\$157.16 \$164.14	\$189.88 \$198.41	\$210.83 \$220.30	\$105.08 \$109.29	\$139.65 \$145.21	\$171.08 \$177.95	\$190.63 \$198.31	\$230.25 \$239.66	\$255.26 \$265.72	88 89
90	\$63.00	\$80.01	\$95.33	\$101.94	\$124.74	\$139.51	\$96.76	\$121.46	\$147.51	\$104.14	\$207.31	\$220.30	\$109.29	\$145.21	\$177.95	\$206.31	\$239.00	\$276.61	90
91	\$65.77	\$83.51	\$99.53	\$111.39	\$136.41	\$152.59	\$101.05	\$132.41	\$160.90	\$179.07	\$216.61	\$240.54	\$118.22	\$157.01	\$192.51	\$214.62	\$259.63	\$287.94	91
92	\$68.55	\$87.01	\$103.73	\$116.11	\$142.25	\$159.13	\$105.52	\$138.25	\$168.03	\$187.03	\$226.34	\$251.36	\$122.94	\$163.27	\$200.26	\$223.28	\$270.23	\$299.74	92
93 94	\$70.40 \$72.26	\$89.29 \$91.56	\$106.43 \$109.13	\$119.15 \$122.20	\$146.04 \$149.83	\$163.35 \$167.57	\$108.08 \$110.68	\$141.43 \$144.67	\$171.84 \$175.75	\$191.30 \$195.66	\$231.53 \$236.84	\$257.07 \$262.90	\$125.42 \$127.96	\$166.42 \$169.62	\$204.07 \$207.96	\$227.57 \$231.95	\$275.51 \$280.90	\$305.51 \$311.40	93 94
95	\$74.11	\$93.84	\$111.83	\$125.25	\$153.63	\$171.80	\$113.36	\$147.99	\$179.74	\$200.11	\$242.28	\$268.86	\$130.55	\$172.89	\$211.92	\$236.40	\$286.39	\$317.39	95
96	\$75.96	\$96.12	\$114.52	\$128.29	\$157.42	\$176.02	\$116.09	\$151.39	\$183.82	\$204.68	\$247.83	\$274.97	\$133.19	\$176.22	\$215.95	\$240.94	\$291.98	\$323.51	96
97 98	\$77.81 \$79.66	\$98.40 \$100.68	\$117.23 \$119.92	\$131.33 \$134.38	\$161.22 \$165.01	\$180.25 \$184.46	\$118.89 \$121.75	\$154.87 \$158.42	\$187.98 \$192.24	\$209.34 \$214.12	\$253.53 \$259.36	\$281.20 \$287.58	\$135.88 \$138.63	\$179.61 \$183.06	\$220.07 \$224.26	\$245.59 \$250.32	\$297.70 \$303.53	\$329.75 \$336.11	97 98
99	\$81.52	\$102.96	\$122.63	\$137.42	\$168.81	\$188.68	\$124.67	\$162.05	\$196.59	\$219.00	\$265.32	\$294.11	\$141.44	\$186.58	\$228.53	\$255.13	\$309.47	\$342.58	99
100+	\$83.37	\$105.24	\$125.32	\$140.47	\$172.60	\$192.91	\$127.67	\$165.77	\$201.05	\$223.99	\$271.41	\$300.77	\$144.30	\$190.17	\$232.87	\$260.04	\$315.54	\$349.18	100+

				Q	uarterly Pre	mium per \$	300 Monthly		ount After 10			sulting in 10	0% Cumulativ	ve Increase)					
Issue			uture Purch					Aut	to 3% Comp	ound Inflation	n				to 5% Comp				Issue
Age 25	2 Year \$8.35	3 Year \$10.22	4 Year \$11.77	5 Year \$13.10	7 Year \$15.94	Lifetime \$17.85	2 Year \$12.71	3 Year \$15.75	4 Year \$18.40	5 Year \$20.86	7 Year \$26.04	Lifetime \$29.56	2 Year \$24.61	3 Year \$31.01	4 Year \$36.58	5 Year \$42.14	7 Year \$53.59	Lifetime \$60.83	Age 25
26	\$8.37	\$10.29	\$11.87	\$13.20	\$16.07	\$18.02	\$12.90	\$16.01	\$18.69	\$21.22	\$26.49	\$30.07	\$24.90	\$31.37	\$37.03	\$42.66	\$54.26	\$61.61	26
27 28	\$8.40 \$8.47	\$10.35 \$10.42	\$11.97 \$12.03	\$13.29 \$13.39	\$16.17 \$16.30	\$18.14 \$18.30	\$13.10 \$13.29	\$16.27 \$16.52	\$18.99 \$19.27	\$21.57 \$21.92	\$26.94 \$27.39	\$30.59 \$31.14	\$25.19 \$25.49	\$31.76 \$32.14	\$37.48 \$37.94	\$43.18 \$43.69	\$54.95 \$55.63	\$62.38 \$63.20	27 28
29	\$8.50	\$10.48	\$12.13	\$13.49	\$16.43	\$18.44	\$13.49	\$16.79	\$19.60	\$22.29	\$27.87	\$31.69	\$25.77	\$32.54	\$38.39	\$44.21	\$56.33	\$64.00	29
30 31	\$8.57 \$8.60	\$10.54 \$10.60	\$12.22 \$12.29	\$13.59 \$13.68	\$16.56 \$16.69	\$18.60 \$18.72	\$13.68 \$13.90	\$17.04 \$17.30	\$19.92 \$20.24	\$22.64 \$23.02	\$28.36 \$28.84	\$32.24 \$32.82	\$26.07 \$26.36	\$32.92 \$33.31	\$38.84 \$39.29	\$44.76 \$45.31	\$57.05 \$57.76	\$64.81 \$65.65	30 31
32	\$8.67	\$10.67	\$12.39	\$13.77	\$16.82	\$18.89	\$14.14	\$17.59	\$20.57	\$23.42	\$29.34	\$33.41	\$26.69	\$33.69	\$39.78	\$45.86	\$58.50	\$66.50	32
33 34	\$8.70 \$8.73	\$10.74 \$10.80	\$12.45 \$12.55	\$13.87 \$13.97	\$16.95 \$17.07	\$19.02 \$19.17	\$14.36 \$14.59	\$17.89 \$18.17	\$20.89 \$21.22	\$23.80 \$24.19	\$29.85 \$30.37	\$33.99 \$34.57	\$27.01 \$27.32	\$34.09 \$34.51	\$40.26 \$40.74	\$46.41 \$46.99	\$59.25 \$59.99	\$67.33 \$68.20	33 34
35	\$8.80	\$10.87	\$12.55	\$14.07	\$17.07	\$19.17	\$14.82	\$18.47	\$21.60	\$24.19	\$30.92	\$35.19	\$27.65	\$34.89	\$41.21	\$47.58	\$60.73	\$69.11	35
36	\$8.90	\$11.00	\$12.80	\$14.27	\$17.44	\$19.60	\$15.10	\$18.82	\$22.02	\$25.12	\$31.56	\$35.93	\$28.01	\$35.34	\$41.76	\$48.22	\$61.58	\$70.11	36
37 38	\$8.95 \$9.05	\$11.12 \$11.25	\$12.97 \$13.13	\$14.45 \$14.65	\$17.69 \$17.92	\$19.89 \$20.15	\$15.39 \$15.69	\$19.17 \$19.57	\$22.47 \$22.92	\$25.64 \$26.16	\$32.24 \$32.92	\$36.71 \$37.48	\$28.39 \$28.79	\$35.84 \$36.32	\$42.31 \$42.88	\$48.90 \$49.58	\$62.45 \$63.33	\$71.12 \$72.12	37 38
39	\$9.15	\$11.39	\$13.29	\$14.82	\$18.17	\$20.44	\$15.97	\$19.95	\$23.39	\$26.71	\$33.64	\$38.29	\$29.17	\$36.81	\$43.46	\$50.26	\$64.23	\$73.15	39
40 41	\$9.25 \$9.32	\$11.52 \$11.64	\$13.45 \$13.62	\$15.00 \$15.20	\$18.40 \$18.66	\$20.70 \$20.99	\$16.27 \$16.56	\$20.34 \$20.74	\$23.87 \$24.35	\$27.26 \$27.81	\$34.34 \$35.09	\$39.09 \$39.94	\$29.56 \$29.94	\$37.29 \$37.77	\$44.04 \$44.63	\$50.94 \$51.65	\$65.13 \$66.03	\$74.18 \$75.25	40 41
42	\$9.42	\$11.77	\$13.77	\$15.39	\$18.89	\$21.25	\$16.89	\$21.15	\$24.84	\$28.39	\$35.84	\$40.78	\$30.34	\$38.29	\$45.24	\$52.36	\$66.98	\$76.32	42
43 44	\$9.50 \$9.60	\$11.87 \$12.00	\$13.94 \$14.10	\$15.59 \$15.75	\$19.14 \$19.37	\$21.54 \$21.84	\$17.20 \$17.52	\$21.57 \$21.99	\$25.32 \$25.84	\$28.97 \$29.56	\$36.58 \$37.36	\$41.66 \$42.53	\$30.76 \$31.17	\$38.81 \$39.33	\$45.86 \$46.48	\$53.08 \$53.81	\$67.91 \$68.88	\$77.42 \$78.52	43 44
45	\$9.60	\$12.00	\$14.10	\$15.75 \$15.94	\$19.37 \$19.64	\$21.84	\$17.52	\$21.99	\$25.84 \$26.36	\$29.56	\$37.36	\$42.53 \$43.40	\$31.17	\$39.88	\$45.48 \$47.12	\$53.81	\$69.85	\$78.52 \$79.65	44 45
46	\$9.87	\$12.39	\$14.55	\$16.30	\$20.09	\$22.64	\$18.62	\$23.39	\$27.39	\$31.17	\$39.09	\$44.50	\$32.08	\$40.52	\$47.86	\$55.43	\$71.02	\$80.98	46
47 48	\$10.02 \$10.22	\$12.65 \$12.87	\$14.87 \$15.20	\$16.69 \$17.04	\$20.57 \$21.02	\$23.19 \$23.71	\$19.44 \$20.27	\$24.39 \$25.42	\$28.46 \$29.56	\$32.21 \$33.28	\$40.11 \$41.14	\$45.63 \$46.79	\$32.60 \$33.12	\$41.17 \$41.81	\$48.64 \$49.41	\$56.33 \$57.24	\$72.18 \$73.38	\$82.34 \$83.70	47 48
49	\$10.38	\$13.13	\$15.52	\$17.40	\$21.51	\$24.26	\$21.15	\$26.52	\$30.72	\$34.38	\$42.21	\$47.99	\$33.64	\$42.46	\$50.19	\$58.18	\$74.61	\$85.09	49
50 51	\$10.54 \$10.74	\$13.39 \$13.62	\$15.82 \$16.14	\$17.79 \$18.14	\$21.96 \$22.44	\$24.81 \$25.32	\$22.09 \$23.06	\$27.65 \$28.84	\$31.92 \$33.15	\$35.51 \$36.67	\$43.27 \$44.37	\$49.23 \$50.48	\$34.16 \$34.71	\$43.14 \$43.82	\$51.00 \$51.81	\$59.11 \$60.09	\$75.83 \$77.10	\$86.52 \$87.97	50 51
52	\$10.90	\$13.87	\$16.46	\$18.50	\$22.92	\$25.87	\$24.06	\$30.07	\$34.44	\$37.91	\$45.51	\$51.78	\$35.26	\$44.50	\$52.65	\$61.06	\$78.36	\$89.42	52
53 54	\$11.09 \$11.25	\$14.14 \$14.36	\$16.79 \$17.07	\$18.89 \$19.24	\$23.39 \$23.87	\$26.42 \$26.94	\$25.09 \$26.19	\$31.37 \$32.73	\$35.77 \$37.16	\$39.16 \$40.46	\$46.66 \$47.86	\$53.10 \$54.46	\$35.81 \$36.36	\$45.21 \$45.93	\$53.49 \$54.33	\$62.06 \$63.06	\$79.65 \$80.98	\$90.90 \$92.43	53 54
55	\$11.42	\$14.62	\$17.07	\$19.24	\$24.32	\$20.94	\$20.19	\$34.12	\$38.61	\$41.78	\$49.09	\$55.91	\$36.93	\$46.66	\$55.21	\$64.06	\$82.30	\$93.95	55
56	\$12.52	\$15.88	\$18.76	\$21.19	\$26.39	\$29.85	\$28.69	\$35.77	\$40.46	\$43.76	\$52.06	\$59.35	\$38.46	\$48.71	\$57.66	\$67.05	\$86.28	\$98.54	56
57 58	\$13.65 \$14.75	\$17.11 \$18.37	\$20.12 \$21.47	\$22.77 \$24.35	\$28.42 \$30.46	\$32.18 \$34.54	\$30.07 \$31.54	\$37.51 \$39.33	\$42.39 \$44.44	\$45.83 \$47.99	\$55.24 \$58.60	\$63.00 \$66.88	\$40.04 \$41.69	\$50.84 \$53.04	\$60.25 \$62.93	\$70.15 \$73.38	\$90.42 \$94.79	\$103.36 \$108.41	57 58
59	\$15.85	\$19.60	\$22.84	\$25.91	\$32.54	\$36.91	\$33.06	\$41.24	\$46.57	\$50.29	\$62.16	\$70.98	\$43.40	\$55.33	\$65.75	\$76.78	\$99.35	\$113.71	59
60 61	\$16.95 \$18.05	\$20.86 \$22.12	\$24.19 \$25.55	\$27.49 \$29.07	\$34.57 \$36.61	\$39.26 \$41.59	\$34.67 \$36.36	\$43.24 \$45.34	\$48.80 \$51.16	\$52.68 \$55.21	\$65.95 \$69.95	\$75.35 \$79.98	\$45.21 \$47.09	\$57.73 \$60.25	\$68.70 \$71.76	\$80.33 \$84.05	\$104.14 \$109.15	\$119.27 \$125.09	60 61
62	\$19.14	\$23.35	\$26.91	\$30.66	\$38.68	\$43.95	\$38.16	\$47.51	\$53.65	\$57.86	\$74.22	\$84.92	\$49.06	\$62.87	\$75.03	\$87.93	\$114.39	\$131.14	62
63 64	\$21.15 \$23.19	\$25.84 \$28.30	\$29.76 \$32.63	\$33.92 \$37.19	\$42.82 \$46.96	\$48.68 \$53.39	\$40.26 \$42.49	\$50.13 \$52.88	\$56.60 \$59.70	\$62.41 \$67.33	\$79.95 \$86.12	\$91.39 \$98.35	\$52.61 \$56.43	\$67.33 \$72.08	\$80.23 \$85.80	\$93.82 \$100.09	\$121.66 \$129.39	\$139.33 \$147.98	63 64
65	\$25.19	\$30.79	\$35.48	\$40.49	\$51.10	\$58.11	\$44.86	\$55.79	\$62.96	\$72.63	\$92.75	\$105.85	\$60.54	\$77.20	\$91.75	\$106.79	\$137.61	\$157.20	65
66 67	\$27.20 \$29.21	\$33.24 \$35.71	\$38.36 \$41.21	\$43.76 \$47.03	\$55.26 \$59.41	\$62.83 \$67.56	\$47.34 \$49.93	\$58.86 \$62.10	\$66.40 \$70.02	\$78.33 \$84.44	\$99.90 \$107.62	\$113.91 \$122.61	\$64.94 \$69.63	\$82.67 \$88.48	\$98.12 \$104.97	\$113.94 \$121.56	\$146.34 \$155.62	\$167.00 \$177.42	66 67
68	\$33.18	\$40.66	\$46.99	\$53.49	\$67.40	\$76.55	\$54.95	\$68.56	\$78.03	\$92.98	\$117.94	\$134.18	\$75.90	\$96.64	\$114.77	\$132.36	\$168.55	\$191.81	68
69 70	\$37.13	\$45.60 \$50.51	\$52.75 \$58.50	\$59.96 \$66.43	\$75.38 \$83.37	\$85.57 \$94.57	\$60.45 \$66.50	\$75.71 \$83.60	\$87.00 \$96.99	\$102.36 \$112.71	\$129.26 \$141.68	\$146.83 \$160.67	\$82.75 \$90.23	\$105.52 \$115.23	\$125.48 \$137.18	\$144.14 \$156.95	\$182.59 \$197.79	\$207.36 \$224.18	69 70
71	\$41.11 \$45.08	\$55.46	\$64.30	\$72.93	\$91.37	\$103.59	\$73.15	\$92.30	\$108.11	\$124.09	\$155.30	\$175.84	\$98.37	\$125.84	\$150.00	\$170.92	\$214.26	\$242.39	70
72	\$49.03	\$60.41	\$70.05	\$79.40	\$99.35	\$112.57	\$80.50	\$101.90	\$120.49	\$136.61	\$170.20	\$192.39	\$107.21	\$137.38	\$163.93	\$186.15	\$232.05	\$262.09	72
73 74	\$56.14 \$63.29	\$69.56 \$78.68	\$80.98 \$91.88	\$91.45 \$103.49	\$113.91 \$128.43	\$128.84 \$145.11	\$89.22 \$98.90	\$113.36 \$126.09	\$134.38 \$149.83	\$151.90 \$168.92	\$188.54 \$208.86	\$212.83 \$235.43	\$117.72 \$129.26	\$151.38 \$166.82	\$181.10 \$200.06	\$205.04 \$225.83	\$254.55 \$279.26	\$287.08 \$314.48	73 74
75	\$70.40	\$87.84	\$102.81	\$115.56	\$142.98	\$161.38	\$109.60	\$140.26	\$167.07	\$187.84	\$231.36	\$260.44	\$141.94	\$183.82	\$220.98	\$248.75	\$306.36	\$344.49	75
76 77	\$77.55 \$84.67	\$96.99 \$106.14	\$113.71 \$124.61	\$127.61 \$139.68	\$157.53 \$172.08	\$177.67 \$193.94	\$121.47 \$134.60	\$156.01 \$173.54	\$186.31 \$207.76	\$208.88 \$232.30	\$256.30 \$283.94	\$288.09 \$318.65	\$155.85 \$171.08	\$202.58 \$223.25	\$244.10 \$269.65	\$274.02 \$301.83	\$336.07 \$368.71	\$377.34 \$413.34	76 77
78	\$91.23	\$114.58	\$134.79	\$151.00	\$185.76	\$209.11	\$143.17	\$184.99	\$221.79	\$247.82	\$302.48	\$338.99	\$180.59	\$236.15	\$285.69	\$319.58	\$389.80	\$436.36	78
79 80	\$97.83 \$104.39	\$123.06 \$131.49	\$144.98 \$155.13	\$162.32 \$173.64	\$199.44 \$213.13	\$224.28 \$239.45	\$152.28 \$161.99	\$197.18 \$210.18	\$236.76 \$252.74	\$264.39 \$282.04	\$322.20 \$343.22	\$360.62 \$383.65	\$190.61 \$201.19	\$249.80 \$264.25	\$302.67 \$320.68	\$338.37 \$358.26	\$412.07 \$435.62	\$460.65 \$486.30	79 80
81	\$110.96	\$139.96	\$165.32	\$184.95	\$226.80	\$254.62	\$172.30	\$224.02	\$269.81	\$300.89	\$365.61	\$408.13	\$212.34	\$279.54	\$339.77	\$379.31	\$460.53	\$513.37	81
82 83	\$117.56 \$126.19	\$148.41 \$159.60	\$175.51 \$189.02	\$196.27 \$211.41	\$240.52 \$258.89	\$269.78 \$290.19	\$183.34 \$195.01	\$238.80 \$254.39	\$288.06 \$307.23	\$321.04 \$342.29	\$389.41 \$414.82	\$434.17 \$462.14	\$224.15 \$237.15	\$295.71 \$313.31	\$359.98 \$381.88	\$401.63 \$425.92	\$486.82 \$515.86	\$541.96 \$573.77	82 83
84	\$126.19	\$170.79	\$189.02	\$211.41	\$258.89	\$290.19	\$207.43	\$254.39	\$307.23	\$342.29 \$364.96	\$414.82	\$491.89	\$250.90	\$331.97	\$405.09	\$425.92 \$451.69	\$546.61	\$607.48	83 84
85	\$143.46	\$181.97	\$216.13	\$241.68	\$295.65	\$330.97	\$220.66	\$288.66	\$349.50	\$389.11	\$470.78	\$523.59	\$265.42	\$351.73	\$429.74	\$479.02	\$579.21	\$643.15	85
86 87	\$152.10 \$160.73	\$193.20 \$204.39	\$229.65 \$243.20	\$256.82 \$271.94	\$314.05 \$332.42	\$351.34 \$371.71	\$234.73 \$249.70	\$307.52 \$327.60	\$372.78 \$397.58	\$414.89 \$442.38	\$501.53 \$534.29	\$557.32 \$593.18	\$280.78 \$297.04	\$372.66 \$394.83	\$455.86 \$483.58	\$508.00 \$538.75	\$613.75 \$650.39	\$680.92 \$720.92	86 87
88	\$168.92	\$214.68	\$255.55	\$285.82	\$349.59	\$390.96	\$260.79	\$342.02	\$415.25	\$462.04	\$558.25	\$619.83	\$308.95	\$410.55	\$502.99	\$560.45	\$676.94	\$750.45	88
89 90	\$177.07 \$185.21	\$224.96 \$235.25	\$267.91 \$280.26	\$299.70 \$313.60	\$366.74 \$383.91	\$410.17 \$429.41	\$272.37 \$284.46	\$357.09 \$372.85	\$433.68 \$452.93	\$482.58 \$504.05	\$583.32 \$609.48	\$647.67 \$676.78	\$321.30 \$334.17	\$426.92 \$443.93	\$523.16 \$544.15	\$583.02 \$606.54	\$704.59 \$733.37	\$781.21 \$813.22	89 90
91	\$193.36	\$245.52	\$292.61	\$327.47	\$401.05	\$448.62	\$297.08	\$389.28	\$473.03	\$526.46	\$636.83	\$707.18	\$347.56	\$461.63	\$565.98	\$630.98	\$763.32	\$846.53	91
92 93	\$201.54 \$206.98	\$255.81 \$262.50	\$304.96 \$312.90	\$341.35 \$350.31	\$418.22 \$429.34	\$467.83	\$310.23 \$317.75	\$406.45	\$494.00 \$505.22	\$549.88	\$665.42 \$680.69	\$739.00	\$361.43	\$480.02 \$489.27	\$588.75	\$656.44 \$669.05	\$794.46	\$881.23 \$898.22	92 93
93	\$206.98 \$212.44	\$262.50 \$269.20	\$312.90 \$320.85	\$350.31 \$359.26	\$429.34 \$440.51	\$480.25 \$492.67	\$317.75 \$325.40	\$415.80 \$425.34	\$505.22 \$516.69	\$562.43 \$575.23	\$680.69 \$696.31	\$755.79 \$772.93	\$368.74 \$376.21	\$489.27 \$498.69	\$599.97 \$611.39	\$681.92	\$809.99 \$825.84	\$898.22 \$915.51	93 94
95	\$217.88	\$275.89	\$328.77	\$368.23	\$451.66	\$505.09	\$333.27	\$435.11	\$528.44	\$588.32	\$712.29	\$790.45	\$383.81	\$508.29	\$623.03	\$695.02	\$841.97	\$933.14	95
96 97	\$223.31 \$228.78	\$282.59 \$289.28	\$336.69 \$344.65	\$377.18 \$386.11	\$462.81 \$473.98	\$517.51 \$529.93	\$341.32 \$349.54	\$445.09 \$455.31	\$540.43 \$552.66	\$601.76 \$615.46	\$728.62 \$745.37	\$808.40 \$826.74	\$391.58 \$399.50	\$518.09 \$528.04	\$634.90 \$647.00	\$708.38 \$722.02	\$858.43 \$875.25	\$951.12 \$969.45	96 97
98	\$234.20	\$296.01	\$352.57	\$395.07	\$485.13	\$542.31	\$357.94	\$465.76	\$565.17	\$629.50	\$762.51	\$845.49	\$407.58	\$538.20	\$659.32	\$735.93	\$892.39	\$988.15	98
99 100+	\$239.67 \$245.10	\$302.70 \$309.40	\$360.53 \$368.45	\$404.02 \$412.98	\$496.29 \$507.45	\$554.73 \$567.15	\$366.54 \$375.34	\$476.43 \$487.37	\$577.98 \$591.07	\$643.85 \$658.54	\$780.04 \$797.96	\$864.68 \$884.27	\$415.83 \$424.24	\$548.55 \$559.10	\$671.87 \$684.64	\$750.09 \$764.52	\$909.85 \$927.67	\$1,007.19 \$1,026.60	99 100+

ŀ					Annual Prei	mium per \$3			unt After 10 <sup>o</sup> sive - 60 Da			sulting in 10	% Cumulativ	ve Increase)					
Issue	2 Va	3 Year		hase Option	7 Year	Lifetime	2 Year	Au	ito 3% Com	oound Inflati	on	Lifetime	2 Year		uto 5% Com		on 7 Year	Lifetime	Issue
Age 25	2 Year \$31.33	3 Year \$38.38	4 Year \$44.21	5 Year \$49.18	7 Year \$59.87	\$67.03	2 Year \$47.73	3 Year \$59.14	4 Year \$69.10	5 Year \$78.33	7 Year \$97.76	\$111.00	2 Year \$92.41	3 Year \$116.46	4 Year \$137.35	5 Year \$158.24	7 Year \$201.22	\$228.43	Age 25
26	\$31.45	\$38.62	\$44.57	\$49.54	\$60.36	\$67.64	\$48.46	\$60.12	\$70.19	\$79.66	\$99.46	\$112.94	\$93.51	\$117.80	\$139.05	\$160.18	\$203.78	\$231.34	26
27 28	\$31.57 \$31.81	\$38.86 \$39.11	\$44.94 \$45.18	\$49.91 \$50.28	\$60.72 \$61.20	\$68.12 \$68.74	\$49.18 \$49.91	\$61.08 \$62.05	\$71.28 \$72.38	\$81.00 \$82.34	\$101.16 \$102.86	\$114.88 \$116.95	\$94.60 \$95.70	\$119.25 \$120.71	\$140.75 \$142.45	\$162.12 \$164.07	\$206.33 \$208.88	\$234.26 \$237.29	27 28
29	\$31.94	\$39.35	\$45.54	\$50.64	\$61.69	\$69.22	\$50.64	\$63.03	\$73.59	\$83.68	\$104.68	\$119.01	\$96.79	\$122.17	\$144.14	\$166.01	\$211.55	\$240.33	29
30	\$32.19 \$32.31	\$39.59	\$45.90	\$51.01	\$62.17 \$62.67	\$69.83	\$51.37	\$64.00	\$74.81	\$85.01	\$106.50	\$121.08	\$97.88	\$123.63	\$145.85	\$168.07	\$214.23	\$243.36	30 31
31 32	\$32.31 \$32.55	\$39.83 \$40.07	\$46.15 \$46.51	\$51.37 \$51.73	\$62.67 \$63.15	\$70.31 \$70.92	\$52.22 \$53.06	\$64.97 \$66.07	\$76.02 \$77.23	\$86.46 \$87.92	\$108.33 \$110.14	\$123.27 \$125.44	\$98.98 \$100.19	\$125.08 \$126.54	\$147.55 \$149.37	\$170.14 \$172.21	\$216.89 \$219.68	\$246.52 \$249.68	31
33	\$32.67	\$40.32	\$46.75	\$52.10	\$63.64	\$71.41	\$53.92	\$67.16	\$78.45	\$89.38	\$112.09	\$127.63	\$101.40	\$128.00	\$151.20	\$174.26	\$222.48	\$252.84	33
34 35	\$32.79 \$33.03	\$40.56 \$40.80	\$47.12 \$47.49	\$52.46 \$52.82	\$64.12 \$64.60	\$72.02 \$72.62	\$54.77 \$55.62	\$68.24 \$69.34	\$79.66 \$81.13	\$90.84 \$92.41	\$114.04 \$116.09	\$129.82 \$132.13	\$102.62 \$103.83	\$129.58 \$131.03	\$153.01 \$154.72	\$176.45 \$178.64	\$225.27 \$228.06	\$256.11 \$259.51	34 35
36	\$33.40	\$40.80	\$47.49	\$52.82 \$53.56	\$65.46	\$72.62	\$56.72	\$70.68	\$81.13	\$92.41	\$118.53	\$134.92	\$103.83	\$131.03	\$154.72	\$178.64	\$228.06		36
37	\$33.64	\$41.78	\$48.70	\$54.29	\$66.43	\$74.69	\$57.81	\$72.02	\$84.40	\$96.31	\$121.08	\$137.83	\$106.62	\$134.55	\$158.84	\$183.61	\$234.50	\$267.05	37
38 39	\$34.00 \$34.36	\$42.26 \$42.75	\$49.30 \$49.91	\$55.01 \$55.62	\$67.28 \$68.24	\$75.66 \$76.75	\$58.89 \$59.99	\$73.47 \$74.93	\$86.10 \$87.80	\$98.24 \$100.31	\$123.63 \$126.30	\$140.75 \$143.78	\$108.09 \$109.54	\$136.38 \$138.20	\$161.03 \$163.22	\$186.16 \$188.72	\$237.78 \$241.18		38 39
40	\$34.73	\$43.23	\$50.52	\$56.35	\$69.10	\$77.73	\$61.08	\$76.38	\$89.63	\$100.31	\$128.96	\$146.82	\$111.00	\$140.02	\$165.40	\$191.27	\$244.59		40
41	\$34.98	\$43.71	\$51.13	\$57.08	\$70.07	\$78.82	\$62.17	\$77.85	\$91.44	\$104.43	\$131.76	\$149.97	\$112.45	\$141.85	\$167.59	\$193.94	\$247.98	\$282.59	41
42 43	\$35.34 \$35.71	\$44.21 \$44.57	\$51.73 \$52.34	\$57.81 \$58.53	\$70.92 \$71.90	\$79.78 \$80.88	\$63.39 \$64.60	\$79.42 \$81.00	\$93.27 \$95.08	\$106.62 \$108.81	\$134.55 \$137.35	\$153.13 \$156.42	\$113.92 \$115.49	\$143.78 \$145.73	\$169.90 \$172.21	\$196.61 \$199.29	\$251.50 \$255.02	\$286.59 \$290.73	42 43
44	\$36.07	\$45.06	\$52.94	\$59.14	\$72.74	\$81.97	\$65.82	\$82.58	\$97.03	\$111.00	\$140.26	\$159.70	\$117.07	\$147.68	\$174.50	\$202.08	\$258.67	\$294.86	44
45	\$36.43	\$45.54	\$53.56	\$59.87	\$73.71	\$82.94	\$67.03	\$84.16	\$98.98	\$113.30	\$143.18	\$162.98	\$118.65	\$149.73	\$176.94	\$204.86	\$262.31	\$299.11	45
46 47	\$37.04 \$37.64	\$46.51 \$47.49	\$54.65 \$55.86	\$61.20 \$62.67	\$75.42 \$77.23	\$85.01 \$87.08	\$69.95 \$72.99	\$87.80 \$91.56	\$102.86 \$106.87	\$117.07 \$120.96	\$146.82 \$150.59	\$167.10 \$171.35	\$120.47 \$122.41	\$152.16 \$154.59	\$179.73 \$182.64	\$208.15 \$211.55	\$266.68 \$271.05	\$304.08 \$309.19	46 47
48	\$38.38	\$48.33	\$57.08	\$64.00	\$78.94	\$89.01	\$76.14	\$95.45	\$111.00	\$124.96	\$154.47	\$175.73	\$124.36	\$157.03	\$185.56	\$214.95	\$275.55	\$314.29	48
49 50	\$38.98 \$39.59	\$49.30 \$50.28	\$58.29 \$59.39	\$65.34 \$66.79	\$80.76 \$82.46	\$91.08 \$93.15	\$79.42 \$82.94	\$99.58 \$103.83	\$115.37 \$119.86	\$129.10 \$133.34	\$158.48 \$162.49	\$180.21 \$184.83	\$126.30 \$128.24	\$159.46 \$162.00	\$188.47 \$191.51	\$218.47 \$221.99	\$280.16 \$284.78		49 50
50 51	\$40.32	\$50.28 \$51.13	\$60.60	\$68.12	\$84.28	\$95.08	\$82.94 \$86.59	\$103.83	\$119.86	\$133.34	\$162.49	\$184.83	\$128.24	\$164.55	\$191.51	\$225.63	\$284.78	\$324.85 \$330.32	50 51
52	\$40.92	\$52.10	\$61.81	\$69.47	\$86.10	\$97.15	\$90.35	\$112.94	\$129.34	\$142.33	\$170.86	\$194.43	\$132.37	\$167.10	\$197.70	\$229.28	\$294.25	\$335.79	52
53 54	\$41.66 \$42.26	\$53.06 \$53.92	\$63.03 \$64.12	\$70.92 \$72.26	\$87.80 \$89.63	\$99.22 \$101.16	\$94.24 \$98.36	\$117.80 \$122.89	\$134.31 \$139.54	\$147.06 \$151.92	\$175.24 \$179.73	\$199.41 \$204.50	\$134.43 \$136.50	\$169.77 \$172.45	\$200.86 \$204.02	\$233.05 \$236.81	\$299.11 \$304.08	\$341.36 \$347.07	53 54
55 55	\$42.26 \$42.87	\$53.92 \$54.89	\$65.34	\$73.59	\$91.32	\$101.16	\$102.74	\$122.89	\$139.54	\$151.92	\$179.73	\$204.50	\$138.69	\$172.45	\$204.02	\$236.81	\$304.08	\$352.78	54 55
56	\$46.99	\$59.63	\$70.43	\$79.54	\$99.10	\$112.09	\$107.71	\$134.31	\$151.92	\$164.31	\$195.51	\$222.84	\$144.40	\$182.89	\$216.52	\$251.75	\$324.01	\$370.03	56
57 58	\$51.25 \$55.37	\$64.24 \$68.98	\$75.54 \$80.64	\$85.49 \$91.44	\$106.74 \$114.40	\$120.84 \$129.70	\$112.94 \$118.40	\$140.87 \$147.68	\$159.20 \$166.86	\$172.08 \$180.21	\$207.42 \$220.04	\$236.57 \$251.14	\$150.35 \$156.54	\$190.91 \$199.17	\$226.25 \$236.32	\$263.41 \$275.55	\$339.55 \$355.94	\$388.12 \$407.07	57 58
59	\$59.51	\$73.59	\$85.73	\$97.27	\$122.17	\$138.57	\$124.11	\$154.84	\$174.88	\$188.84	\$233.41	\$266.56	\$162.98	\$207.78	\$246.88	\$288.30	\$373.07	\$426.99	59
60	\$63.64	\$78.33	\$90.84	\$103.22	\$129.82	\$147.43	\$130.19	\$162.36	\$183.25	\$197.82	\$247.62	\$282.95	\$169.77	\$216.77	\$257.94	\$301.65	\$391.04	\$447.88	60
61 62	\$67.76 \$71.90	\$83.06 \$87.68	\$95.94 \$101.04	\$109.18 \$115.13	\$137.47 \$145.24	\$156.17 \$165.03	\$136.50 \$143.30	\$170.26 \$178.40	\$192.12 \$201.47	\$207.30 \$217.26	\$262.68 \$278.71	\$300.32 \$318.90	\$176.81 \$184.23	\$226.25 \$236.08	\$269.48 \$281.74	\$315.62 \$330.20	\$409.86 \$429.53	\$469.73 \$492.44	61 62
63	\$79.42	\$97.03	\$111.73	\$127.39	\$160.79	\$182.77	\$151.20	\$188.23	\$212.52	\$234.38	\$300.20	\$343.19	\$197.58	\$252.84	\$301.29	\$352.30	\$456.85		63
64	\$87.08	\$106.26	\$122.53	\$139.66	\$176.33	\$200.50	\$159.58	\$198.55	\$224.18	\$252.84	\$323.40	\$369.30	\$211.92	\$270.69	\$322.18	\$375.86	\$485.88		64
65 66	\$94.60 \$102.14	\$115.61 \$124.84	\$133.22 \$144.02	\$152.04 \$164.31	\$191.87 \$207.54	\$218.23 \$235.96	\$168.43 \$177.79	\$209.48 \$221.02	\$236.45 \$249.32	\$272.76 \$294.13	\$348.29 \$375.13	\$397.47 \$427.71	\$227.34 \$243.85	\$289.87 \$310.40	\$344.52 \$368.45	\$400.99 \$427.83	\$516.73 \$549.52	\$590.32 \$627.12	65 66
67	\$109.66	\$134.07	\$154.72	\$176.57	\$223.08	\$253.69	\$187.51	\$233.17	\$262.92	\$317.08	\$404.15	\$460.38	\$261.46	\$332.26	\$394.20	\$456.49	\$584.36		67
68 69	\$124.60	\$152.65	\$176.45	\$200.86	\$253.08	\$287.45	\$206.33	\$257.46	\$293.04	\$349.14	\$442.89	\$503.86	\$285.02	\$362.87	\$430.99	\$497.06	\$632.94	\$720.26	68
70	\$139.41 \$154.35	\$171.23 \$189.68	\$198.07 \$219.68	\$225.15 \$249.44	\$283.07 \$313.07	\$321.33 \$355.09	\$226.97 \$249.68	\$284.30 \$313.92	\$326.68 \$364.20	\$384.36 \$423.21	\$485.40 \$532.03	\$551.34 \$603.32	\$310.76 \$338.82	\$396.26 \$432.70	\$471.19 \$515.15	\$541.26 \$589.35	\$685.65 \$742.73	\$778.67 \$841.82	69 70
71	\$169.29	\$208.27	\$241.43	\$273.85	\$343.07	\$388.97	\$274.69	\$346.59	\$405.98	\$465.96	\$583.15	\$660.26	\$369.42	\$472.53	\$563.24	\$641.81	\$804.54	\$910.20	71
72 73	\$184.11 \$210.82	\$226.85 \$261.22	\$263.04 \$304.08	\$298.13 \$343.43	\$373.07 \$427.71	\$422.73 \$483.81	\$302.27 \$335.05	\$382.66 \$425.65	\$452.49 \$504.58	\$512.96 \$570.41	\$639.14 \$707.99	\$722.45	\$402.58	\$515.88 \$568.46	\$615.58 \$680.06	\$699.01 \$769.93	\$871.33	\$984.15 \$1,078.02	72 73
74	\$210.82	\$295.46	\$304.08	\$343.43	\$427.71	\$544.90	\$335.05	\$473.50	\$562.63	\$634.28	\$707.99	\$799.19 \$884.08	\$442.05 \$485.40	\$626.38	\$751.22	\$848.01	\$1,048.63		74
75	\$264.37	\$329.84	\$386.06	\$433.91	\$536.89	\$605.99	\$411.57	\$526.68	\$627.36	\$705.32	\$868.78	\$977.96	\$533.01	\$690.26	\$829.80	\$934.12	\$1,150.40	\$1,293.58	75
76 77	\$291.21 \$317.93	\$364.20 \$398.56	\$426.99 \$467.91	\$479.20 \$524.50	\$591.54 \$646.18	\$667.19 \$728.28	\$456.13 \$505.43	\$585.83 \$651.65	\$699.61 \$780.13	\$784.38 \$872.30	\$962.41 \$1,066.24	\$1,081.78 \$1,196.55	\$585.22 \$642.42	\$760.71 \$838.30		\$1,028.96 \$1,133.40			76 77
78	\$342.58	\$430.27	\$506.17	\$567.01	\$697.55	\$785.24	\$537.61	\$694.64	\$832.83	\$930.60	\$1,135.83	\$1,272.93	\$678.12	\$886.75	\$1,072.80	\$1,200.07			78
79	\$367.36	\$462.08	\$544.41	\$609.51	\$748.92	\$842.18	\$571.86	\$740.42	\$889.06		\$1,209.91	\$1,354.18	\$715.77	\$938.00		\$1,270.63			79
80 81	\$392.01 \$416.66	\$493.78 \$525.59	\$582.55 \$620.80	\$652.01 \$694.52	\$800.29 \$851.66	\$899.14 \$956.10	\$608.29 \$647.03	\$789.24 \$841.21		\$1,059.08 \$1,129.88	\$1,288.85 \$1,372.88	\$1,440.65 \$1,532.58	\$755.48 \$797.38	\$992.29 \$1,049.73		\$1,345.31 \$1,424.37			80 81
82	\$441.43	\$557.29	\$659.05	\$737.02	\$903.14	\$1,013.06	\$688.45	\$896.71	\$1,081.66	\$1,205.53	\$1,462.26	\$1,630.33	\$841.70	\$1,110.45	\$1,351.75	\$1,508.17	\$1,828.04	\$2,035.09	82
83 84	\$473.86	\$599.30	\$709.82	\$793.85		\$1,089.68	\$732.28		\$1,153.68			\$1,735.38		\$1,176.52					83 84
84 85	\$506.29 \$538.70	\$641.32 \$683.34	\$760.71 \$811.58	\$850.69 \$907.52	\$1,041.23 \$1,110.21	\$1,166.19 \$1,242.81	\$778.92 \$828.59	\$1,017.54 \$1,083.97	\$1,230.43 \$1,312.40	\$1,370.45 \$1,461.16	\$1,659.48 \$1,767.80	\$1,847.10 \$1,966.12		\$1,246.59 \$1,320.78					84 85
86	\$571.13	\$725.48	\$862.35	\$964.36	\$1,179.30	\$1,319.33	\$881.41	\$1,154.77	\$1,399.84	\$1,557.95	\$1,883.29	\$2,092.77	\$1,054.34	\$1,399.35	\$1,711.82	\$1,907.58	\$2,304.69	\$2,556.92	86
87 88	\$603.56 \$634.28	\$767.50 \$806.12	\$913.23 \$959.62	\$1,021.19 \$1,073.29	\$1,248.28 \$1,312.76	\$1,395.83 \$1,468.09		\$1,230.19 \$1,284.35			\$2,006.31 \$2,096.29	\$2,227.46 \$2,327.52		\$1,482.66 \$1,541.68					87 88
89	\$664.88	\$844.73	\$1,006.01		\$1,377.13			\$1,284.35						\$1,603.13					89
90	\$695.49	\$883.36		\$1,177.61			\$1,068.19	\$1,400.08	\$1,700.77	\$1,892.76	\$2,288.66	\$2,541.37	\$1,254.84	\$1,667.01	\$2,043.35	\$2,277.61	\$2,753.89	\$3,053.73	90
91 92	\$726.09 \$756.81	\$921.98 \$960.59	\$1,098.79 \$1,145.18	\$1,229.70 \$1,281.80	\$1,505.98 \$1,570.46	\$1,684.62 \$1,756.76		\$1,461.77 \$1,526.26		\$1,976.92		\$2,655.53 \$2,775.03		\$1,733.44 \$1,802.54			\$2,866.35		91 92
93	\$756.81 \$777.22	\$960.59	\$1,145.18		\$1,570.46 \$1,612.24			\$1,526.26 \$1,561.35			\$2,498.75 \$2,556.07	\$2,775.03		\$1,802.54 \$1,837.26					92
94	\$797.74	\$1,010.87	\$1,204.81		\$1,654.14		\$1,221.92	\$1,597.18	\$1,940.25	\$2,160.05	\$2,614.72	\$2,902.42	\$1,412.71	\$1,872.61	\$2,295.82	\$2,560.68	\$3,101.09	\$3,437.84	94
95 96		\$1,036.00 \$1.061.15		\$1,382.71	\$1,696.04 \$1,737.92			\$1,633.85 \$1.671.38			\$2,674.72 \$2,736.04	\$2,968.24 \$3,035.64				\$2,609.87 \$2,660.02			95 96
97	\$859.07	\$1,086.28	\$1,294.18		\$1,779.82	\$1,989.91		\$1,709.75		\$2,259.65	\$2,798.95	\$3,104.50		\$1,982.87			\$3,286.66		97
98				\$1,483.52			\$1,344.10	\$1,748.98	\$2,122.29			\$3,174.93		\$2,021.01	\$2,475.79	\$2,763.49	\$3,351.02	\$3,710.60	98
99 100+		\$1,136.67 \$1,161.82		\$1,517.15 \$1,550.79	\$1,863.62 \$1,905.52			\$1,789.05 \$1,830.10				\$3,246.94 \$3,320.54	\$1,561.47 \$1,593.05	\$2,059.86 \$2,099.46					99 100+

Issue Age 25 25 26 27 27 28 29 30 31 32 33 34 35 36 36 40 41 42 43 44 45 50 51 51 55 51 55 55 54	2 Year \$3.28 \$3.30 \$3.32 \$3.33 \$3.36 \$3.38 \$3.39 \$3.41 \$3.47 \$3.50 \$3.55 \$3.58 \$3.67 \$3.55 \$3.67 \$3.75 \$3.77 \$3.77 \$3.77 \$3.75 \$3.77	3 Year \$3.98 \$4.00 \$4.04 \$4.06 \$4.08 \$4.11 \$4.14 \$4.16 \$4.16 \$4.21 \$4.22 \$4.33 \$4.49 \$4.43 \$4.49 \$4.59 \$4.59 \$4.59 \$4.59 \$4.69 \$4.74	uture Purch: 4 Year \$4.57 \$4.57 \$4.60 \$4.63 \$4.63 \$4.66 \$4.70 \$4.73 \$4.75 \$4.75 \$4.75 \$4.75 \$4.85 \$4.85 \$4.95 \$5.02 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50 \$5.50	\$ Year \$5.04 \$5.08 \$5.12 \$5.16 \$5.19 \$5.24 \$5.27 \$5.30 \$5.36 \$5.38 \$5.42 \$5.49 \$5.57 \$5.63 \$5.78 \$5.85 \$5.78	7 Year \$6.11 \$6.16 \$6.20 \$6.25 \$6.30 \$6.35 \$6.40 \$6.45 \$6.55 \$6.59 \$6.69 \$6.78 \$6.88 \$7.75 \$7.75	Lifetime \$6.83 \$6.90 \$6.95 \$7.01 \$7.12 \$7.12 \$7.23 \$7.28 \$7.34 \$7.40 \$7.50 \$7.61 \$7.71 \$7.82 \$7.93	2 Year \$4.93 \$5.01 \$5.08 \$5.16 \$5.24 \$5.31 \$5.39 \$5.47 \$5.56 \$5.64 \$5.73 \$5.84 \$5.95 \$6.06 \$6.17	3 Year \$6.06 \$6.16 \$6.26 \$6.36 \$6.46 \$6.56 \$6.66 \$6.77 \$6.88 \$6.99 \$7.08 \$7.23 \$7.23	0 3% Comp 4 Year \$7.03 \$7.14 \$7.25 \$7.37 \$7.49 \$7.61 \$7.73 \$7.85 \$7.99 \$8.12 \$8.25 \$8.42 \$8.58			Lifetime \$11.26 \$11.46 \$11.66 \$11.86 \$12.07 \$12.28 \$12.49 \$12.71 \$12.93 \$13.15	2 Year \$9.26 \$9.37 \$9.48 \$9.59 \$9.70 \$9.81 \$9.93 \$10.05 \$10.18 \$10.30	Aut 3 Year \$11.54 \$11.68 \$11.83 \$11.97 \$12.11 \$12.25 \$12.40 \$12.54 \$12.69 \$12.85	4 Year \$13.51 \$13.67 \$13.84 \$14.00 \$14.17 \$14.33 \$14.51 \$14.69 \$14.86 \$15.04	ound Inflatio 5 Year \$15.50 \$15.69 \$15.87 \$16.07 \$16.27 \$16.47 \$16.67 \$16.87 \$17.08 \$17.29	7 Year \$19.62 \$19.87 \$20.12 \$20.37 \$20.63 \$20.89 \$21.15 \$21.42 \$21.69 \$21.97	Lifetime \$22.26 \$22.55 \$22.84 \$23.13 \$23.43 \$23.73 \$24.04 \$24.34 \$24.65 \$24.97 \$25.30	Issu Ag 25 26 27 28 29 30 31 32
25 26 27 28 30 31 32 33 34 35 36 37 38 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	\$3.28 \$3.30 \$3.32 \$3.33 \$3.36 \$3.38 \$3.39 \$3.34 \$3.44 \$3.47 \$3.50 \$3.53 \$3.53 \$3.53 \$3.53 \$3.57	\$3.98 \$4.04 \$4.06 \$4.06 \$4.08 \$4.11 \$4.14 \$4.19 \$4.21 \$4.29 \$4.33 \$4.39 \$4.43 \$4.53 \$4.53 \$4.69 \$4.69 \$4.74	\$4.57 \$4.60 \$4.63 \$4.66 \$4.73 \$4.75 \$4.75 \$4.75 \$4.85 \$4.85 \$4.85 \$5.02 \$5.07 \$5.14 \$5.27 \$5.32 \$5.32 \$5.32	\$5.04 \$5.08 \$5.12 \$5.16 \$5.19 \$5.27 \$5.30 \$5.35 \$5.38 \$5.42 \$5.42 \$5.63 \$5.57 \$5.63 \$5.78 \$5.85 \$5.78	\$6.11 \$6.16 \$6.25 \$6.30 \$6.35 \$6.40 \$6.45 \$6.50 \$6.59 \$6.69 \$6.78 \$6.78 \$7.05 \$7.15	\$6.83 \$6.90 \$6.95 \$7.01 \$7.06 \$7.12 \$7.17 \$7.23 \$7.28 \$7.34 \$7.40 \$7.50 \$7.61 \$7.71 \$7.72	\$4.93 \$5.01 \$5.08 \$5.16 \$5.24 \$5.31 \$5.39 \$5.47 \$5.56 \$5.64 \$5.73 \$5.84 \$5.95 \$6.06 \$6.17	\$6.06 \$6.16 \$6.26 \$6.36 \$6.46 \$6.56 \$6.66 \$6.77 \$6.88 \$6.99 \$7.08 \$7.23 \$7.23	\$7.03 \$7.14 \$7.25 \$7.37 \$7.49 \$7.61 \$7.73 \$7.85 \$7.99 \$8.12 \$8.25 \$8.42	\$7.93 \$8.06 \$8.20 \$8.33 \$8.47 \$8.61 \$8.76 \$8.90 \$9.04 \$9.20 \$9.35	\$9.88 \$10.04 \$10.22 \$10.40 \$10.57 \$10.76 \$10.95 \$11.13 \$11.32 \$11.52	\$11.26 \$11.46 \$11.66 \$11.86 \$12.07 \$12.28 \$12.49 \$12.71 \$12.93 \$13.15	\$9.26 \$9.37 \$9.48 \$9.59 \$9.70 \$9.81 \$9.93 \$10.05 \$10.18	\$11.54 \$11.68 \$11.83 \$11.97 \$12.11 \$12.25 \$12.40 \$12.54 \$12.69	\$13.51 \$13.67 \$13.84 \$14.00 \$14.17 \$14.33 \$14.51 \$14.69 \$14.86 \$15.04	\$15.50 \$15.69 \$15.87 \$16.07 \$16.27 \$16.47 \$16.67 \$16.87 \$17.08 \$17.29	\$19.62 \$19.87 \$20.12 \$20.37 \$20.63 \$20.89 \$21.15 \$21.42 \$21.69 \$21.97	\$22.26 \$22.55 \$22.84 \$23.13 \$23.43 \$23.73 \$24.04 \$24.34 \$24.65 \$24.97	25 25 25 25 30 31
26 27 28 29 30 31 32 33 33 34 43 35 36 37 38 39 44 44 44 45 50 51 51 52 55 55 55 55 55 55 55 55 55 55 55 55	\$3.30 \$3.32 \$3.33 \$3.36 \$3.39 \$3.41 \$3.44 \$3.47 \$3.50 \$3.53 \$3.53 \$3.53 \$3.53 \$3.57 \$3.57 \$3.76 \$3.77 \$3.77 \$3.78 \$3.78 \$3.78 \$3.78 \$3.78 \$3.78 \$3.78 \$3.78	\$4.00 \$4.06 \$4.08 \$4.11 \$4.16 \$4.19 \$4.24 \$4.29 \$4.23 \$4.39 \$4.43 \$4.53 \$4.49 \$4.53 \$4.69 \$4.69 \$4.69 \$4.69	\$4.60 \$4.63 \$4.66 \$4.70 \$4.73 \$4.75 \$4.79 \$4.82 \$4.85 \$5.07 \$5.14 \$5.27 \$5.32 \$5.32 \$5.32	\$5.08 \$5.12 \$5.16 \$5.19 \$5.24 \$5.35 \$5.35 \$5.35 \$5.36 \$5.42 \$5.57 \$5.63 \$5.71 \$5.78 \$5.85 \$5.78 \$5.85 \$5.78	\$6.16 \$6.20 \$6.25 \$6.30 \$6.35 \$6.40 \$6.45 \$6.50 \$6.59 \$6.69 \$6.69 \$6.68 \$6.96 \$7.05 \$7.24	\$6.90 \$6.95 \$7.01 \$7.06 \$7.12 \$7.17 \$7.23 \$7.28 \$7.34 \$7.50 \$7.61 \$7.71 \$7.71	\$5.01 \$5.08 \$5.16 \$5.24 \$5.31 \$5.39 \$5.47 \$5.56 \$5.64 \$5.73 \$5.84 \$5.95 \$6.06	\$6.16 \$6.26 \$6.36 \$6.46 \$6.56 \$6.66 \$6.77 \$6.88 \$6.99 \$7.08 \$7.23 \$7.37	\$7.14 \$7.25 \$7.37 \$7.49 \$7.61 \$7.73 \$7.85 \$7.99 \$8.12 \$8.25 \$8.42	\$8.06 \$8.20 \$8.33 \$8.47 \$8.61 \$8.76 \$8.90 \$9.04 \$9.20 \$9.35	\$10.04 \$10.22 \$10.40 \$10.57 \$10.76 \$10.95 \$11.13 \$11.32 \$11.52	\$11.46 \$11.66 \$11.86 \$12.07 \$12.28 \$12.49 \$12.71 \$12.93 \$13.15	\$9.37 \$9.48 \$9.59 \$9.70 \$9.81 \$9.93 \$10.05 \$10.18	\$11.68 \$11.83 \$11.97 \$12.11 \$12.25 \$12.40 \$12.54 \$12.69	\$13.67 \$13.84 \$14.00 \$14.17 \$14.33 \$14.51 \$14.69 \$14.86 \$15.04	\$15.69 \$15.87 \$16.07 \$16.27 \$16.47 \$16.67 \$16.87 \$17.08 \$17.29	\$19.87 \$20.12 \$20.37 \$20.63 \$20.89 \$21.15 \$21.42 \$21.69 \$21.97	\$22.55 \$22.84 \$23.13 \$23.43 \$23.73 \$24.04 \$24.34 \$24.65 \$24.97	2 2 2 2 3 3
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29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 53 54	\$3.36 \$3.39 \$3.34 \$3.44 \$3.43 \$3.44 \$3.55 \$3.55 \$3.55 \$3.67 \$3.75 \$3.75 \$3.75 \$3.78 \$3.88 \$3.88 \$3.88	\$4.08 \$4.11 \$4.14 \$4.16 \$4.19 \$4.21 \$4.29 \$4.33 \$4.39 \$4.39 \$4.53 \$4.53 \$4.64 \$4.69 \$4.69 \$4.83	\$4.70 \$4.73 \$4.75 \$4.79 \$4.82 \$4.85 \$4.85 \$5.02 \$5.07 \$5.14 \$5.20 \$5.32 \$5.32 \$5.39 \$5.46	\$5.19 \$5.24 \$5.27 \$5.30 \$5.35 \$5.38 \$5.42 \$5.49 \$5.57 \$5.63 \$5.71 \$5.78 \$5.85 \$5.85 \$5.85	\$6.30 \$6.35 \$6.40 \$6.45 \$6.50 \$6.55 \$6.69 \$6.78 \$6.88 \$6.96 \$7.05 \$7.15	\$7.06 \$7.12 \$7.17 \$7.23 \$7.28 \$7.34 \$7.40 \$7.50 \$7.61 \$7.71 \$7.82 \$7.93	\$5.24 \$5.31 \$5.39 \$5.47 \$5.56 \$5.64 \$5.73 \$5.84 \$5.95 \$6.06 \$6.17	\$6.46 \$6.56 \$6.66 \$6.77 \$6.88 \$6.99 \$7.08 \$7.23 \$7.37 \$7.51	\$7.49 \$7.61 \$7.73 \$7.85 \$7.99 \$8.12 \$8.25 \$8.42	\$8.47 \$8.61 \$8.76 \$8.90 \$9.04 \$9.20 \$9.35	\$10.57 \$10.76 \$10.95 \$11.13 \$11.32 \$11.52	\$12.07 \$12.28 \$12.49 \$12.71 \$12.93 \$13.15	\$9.70 \$9.81 \$9.93 \$10.05 \$10.18	\$12.11 \$12.25 \$12.40 \$12.54 \$12.69	\$14.17 \$14.33 \$14.51 \$14.69 \$14.86 \$15.04	\$16.27 \$16.47 \$16.67 \$16.87 \$17.08 \$17.29	\$20.63 \$20.89 \$21.15 \$21.42 \$21.69 \$21.97	\$23.43 \$23.73 \$24.04 \$24.34 \$24.65 \$24.97	2 3 3 3
30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 53	\$3.38 \$3.39 \$3.41 \$3.43 \$3.44 \$3.50 \$3.50 \$3.53 \$3.61 \$3.64 \$3.67 \$3.75 \$3.75 \$3.75 \$3.78 \$3.82 \$3.88 \$3.82 \$3.88	\$4.11 \$4.14 \$4.16 \$4.19 \$4.21 \$4.29 \$4.33 \$4.39 \$4.43 \$4.49 \$4.53 \$4.59 \$4.64 \$4.69 \$4.74 \$4.83	\$4.73 \$4.75 \$4.79 \$4.82 \$4.85 \$4.88 \$4.95 \$5.02 \$5.07 \$5.14 \$5.20 \$5.27 \$5.32 \$5.39 \$5.46	\$5.24 \$5.27 \$5.30 \$5.35 \$5.38 \$5.42 \$5.49 \$5.57 \$5.63 \$5.71 \$5.78 \$5.85 \$5.85 \$5.93	\$6.35 \$6.40 \$6.45 \$6.50 \$6.55 \$6.59 \$6.69 \$6.78 \$6.88 \$6.96 \$7.05 \$7.15	\$7.12 \$7.17 \$7.23 \$7.28 \$7.34 \$7.40 \$7.50 \$7.61 \$7.71 \$7.82 \$7.93	\$5.31 \$5.39 \$5.47 \$5.56 \$5.64 \$5.73 \$5.84 \$5.95 \$6.06 \$6.17	\$6.56 \$6.66 \$6.77 \$6.88 \$6.99 \$7.08 \$7.23 \$7.37 \$7.51	\$7.61 \$7.73 \$7.85 \$7.99 \$8.12 \$8.25 \$8.42	\$8.61 \$8.76 \$8.90 \$9.04 \$9.20 \$9.35	\$10.76 \$10.95 \$11.13 \$11.32 \$11.52	\$12.28 \$12.49 \$12.71 \$12.93 \$13.15	\$9.81 \$9.93 \$10.05 \$10.18	\$12.25 \$12.40 \$12.54 \$12.69	\$14.33 \$14.51 \$14.69 \$14.86 \$15.04	\$16.47 \$16.67 \$16.87 \$17.08 \$17.29	\$20.89 \$21.15 \$21.42 \$21.69 \$21.97	\$23.73 \$24.04 \$24.34 \$24.65 \$24.97	3
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	\$3.41 \$3.43 \$3.47 \$3.50 \$3.53 \$3.58 \$3.61 \$3.64 \$3.75 \$3.75 \$3.78 \$3.82 \$3.88 \$3.82 \$4.03	\$4.16 \$4.19 \$4.21 \$4.29 \$4.33 \$4.39 \$4.43 \$4.43 \$4.43 \$4.69 \$4.69 \$4.69 \$4.69 \$4.69	\$4.79 \$4.82 \$4.85 \$4.85 \$5.02 \$5.07 \$5.14 \$5.20 \$5.27 \$5.32 \$5.39 \$5.46	\$5.30 \$5.35 \$5.38 \$5.42 \$5.49 \$5.57 \$5.63 \$5.71 \$5.78 \$5.85 \$5.93 \$6.00	\$6.45 \$6.50 \$6.55 \$6.69 \$6.69 \$6.78 \$6.88 \$6.96 \$7.05 \$7.15	\$7.23 \$7.28 \$7.34 \$7.40 \$7.50 \$7.61 \$7.71 \$7.82 \$7.93	\$5.47 \$5.56 \$5.64 \$5.73 \$5.84 \$5.95 \$6.06 \$6.17	\$6.77 \$6.88 \$6.99 \$7.08 \$7.23 \$7.37 \$7.51	\$7.85 \$7.99 \$8.12 \$8.25 \$8.42	\$8.90 \$9.04 \$9.20 \$9.35	\$11.13 \$11.32 \$11.52	\$12.71 \$12.93 \$13.15	\$10.05 \$10.18	\$12.54 \$12.69	\$14.69 \$14.86 \$15.04	\$16.87 \$17.08 \$17.29	\$21.42 \$21.69 \$21.97	\$24.34 \$24.65 \$24.97	3
33 34 35 36 37 38 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	\$3.43 \$3.44 \$3.47 \$3.50 \$3.53 \$3.58 \$3.61 \$3.64 \$3.67 \$3.71 \$3.75 \$3.78 \$3.88 \$3.88 \$3.89 \$4.03	\$4.19 \$4.21 \$4.24 \$4.29 \$4.33 \$4.39 \$4.43 \$4.53 \$4.53 \$4.69 \$4.69 \$4.64 \$4.69	\$4.82 \$4.85 \$4.88 \$4.95 \$5.02 \$5.07 \$5.14 \$5.20 \$5.27 \$5.32 \$5.39 \$5.46	\$5.35 \$5.38 \$5.42 \$5.49 \$5.57 \$5.63 \$5.71 \$5.78 \$5.85 \$5.93 \$6.00	\$6.50 \$6.55 \$6.59 \$6.69 \$6.78 \$6.88 \$6.96 \$7.05 \$7.15	\$7.28 \$7.34 \$7.40 \$7.50 \$7.61 \$7.71 \$7.82 \$7.93	\$5.56 \$5.64 \$5.73 \$5.84 \$5.95 \$6.06 \$6.17	\$6.88 \$6.99 \$7.08 \$7.23 \$7.37 \$7.51	\$7.99 \$8.12 \$8.25 \$8.42	\$9.04 \$9.20 \$9.35	\$11.32 \$11.52	\$12.93 \$13.15	\$10.18	\$12.69	\$14.86 \$15.04	\$17.08 \$17.29	\$21.69 \$21.97	\$24.65 \$24.97	
34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	\$3.44 \$3.47 \$3.50 \$3.53 \$3.58 \$3.61 \$3.64 \$3.67 \$3.71 \$3.75 \$3.78 \$3.82 \$3.82 \$3.95 \$4.03	\$4.21 \$4.24 \$4.29 \$4.33 \$4.43 \$4.49 \$4.53 \$4.59 \$4.64 \$4.69 \$4.74 \$4.83	\$4.85 \$4.88 \$4.95 \$5.02 \$5.07 \$5.14 \$5.20 \$5.27 \$5.32 \$5.39 \$5.46	\$5.38 \$5.42 \$5.49 \$5.57 \$5.63 \$5.71 \$5.78 \$5.85 \$5.93 \$6.00	\$6.55 \$6.59 \$6.69 \$6.78 \$6.88 \$6.96 \$7.05 \$7.15	\$7.34 \$7.40 \$7.50 \$7.61 \$7.71 \$7.82 \$7.93	\$5.64 \$5.73 \$5.84 \$5.95 \$6.06 \$6.17	\$6.99 \$7.08 \$7.23 \$7.37 \$7.51	\$8.12 \$8.25 \$8.42	\$9.20 \$9.35	\$11.52	\$13.15			\$15.04	\$17.29	\$21.97	\$24.97	- 3
35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	\$3.47 \$3.50 \$3.58 \$3.61 \$3.64 \$3.67 \$3.71 \$3.75 \$3.78 \$3.88 \$3.88 \$3.95 \$4.03	\$4.24 \$4.29 \$4.33 \$4.39 \$4.43 \$4.49 \$4.53 \$4.59 \$4.64 \$4.69 \$4.74 \$4.83	\$4.88 \$4.95 \$5.02 \$5.07 \$5.14 \$5.20 \$5.27 \$5.32 \$5.39 \$5.46	\$5.42 \$5.49 \$5.57 \$5.63 \$5.71 \$5.78 \$5.85 \$5.93 \$6.00	\$6.59 \$6.69 \$6.78 \$6.88 \$6.96 \$7.05 \$7.15 \$7.24	\$7.40 \$7.50 \$7.61 \$7.71 \$7.82 \$7.93	\$5.73 \$5.84 \$5.95 \$6.06 \$6.17	\$7.08 \$7.23 \$7.37 \$7.51	\$8.25 \$8.42	\$9.35			\$10.30	\$12.85					
36 37 38 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	\$3.50 \$3.53 \$3.58 \$3.61 \$3.64 \$3.67 \$3.71 \$3.75 \$3.78 \$3.88 \$3.95 \$4.03	\$4.29 \$4.33 \$4.39 \$4.43 \$4.49 \$4.53 \$4.59 \$4.64 \$4.69 \$4.74 \$4.83	\$4.95 \$5.02 \$5.07 \$5.14 \$5.20 \$5.27 \$5.32 \$5.39 \$5.46	\$5.49 \$5.57 \$5.63 \$5.71 \$5.78 \$5.85 \$5.93 \$6.00	\$6.69 \$6.78 \$6.88 \$6.96 \$7.05 \$7.15 \$7.24	\$7.50 \$7.61 \$7.71 \$7.82 \$7.93	\$5.84 \$5.95 \$6.06 \$6.17	\$7.23 \$7.37 \$7.51	\$8.42										3
37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	\$3.53 \$3.58 \$3.61 \$3.64 \$3.67 \$3.71 \$3.75 \$3.78 \$3.82 \$3.82 \$3.85 \$4.03	\$4.33 \$4.39 \$4.43 \$4.49 \$4.53 \$4.59 \$4.64 \$4.69 \$4.74 \$4.83	\$5.02 \$5.07 \$5.14 \$5.20 \$5.27 \$5.32 \$5.39 \$5.46	\$5.57 \$5.63 \$5.71 \$5.78 \$5.85 \$5.93 \$6.00	\$6.78 \$6.88 \$6.96 \$7.05 \$7.15 \$7.24	\$7.61 \$7.71 \$7.82 \$7.93	\$5.95 \$6.06 \$6.17	\$7.37 \$7.51			\$11.96	\$13.37 \$13.64	\$10.42 \$10.56	\$12.99 \$13.17	\$15.22 \$15.43	\$17.50 \$17.74	\$22.24 \$22.56	\$25.66	3
38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	\$3.58 \$3.61 \$3.64 \$3.67 \$3.71 \$3.75 \$3.78 \$3.82 \$3.88 \$3.95 \$4.03	\$4.39 \$4.43 \$4.49 \$4.53 \$4.59 \$4.64 \$4.69 \$4.74 \$4.83	\$5.07 \$5.14 \$5.20 \$5.27 \$5.32 \$5.39 \$5.46	\$5.63 \$5.71 \$5.78 \$5.85 \$5.93 \$6.00	\$6.88 \$6.96 \$7.05 \$7.15 \$7.24	\$7.71 \$7.82 \$7.93	\$6.06 \$6.17	\$7.51		\$9.74	\$12.21	\$13.93	\$10.56	\$13.17	\$15.43	\$17.74	\$22.88	\$26.03	3
39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	\$3.61 \$3.64 \$3.67 \$3.71 \$3.75 \$3.78 \$3.82 \$3.88 \$3.95 \$4.03	\$4.43 \$4.49 \$4.53 \$4.59 \$4.64 \$4.69 \$4.74 \$4.83	\$5.14 \$5.20 \$5.27 \$5.32 \$5.39 \$5.46	\$5.71 \$5.78 \$5.85 \$5.93 \$6.00	\$6.96 \$7.05 \$7.15 \$7.24	\$7.82 \$7.93	\$6.17		\$8.75	\$9.93	\$12.46	\$14.22	\$10.70	\$13.52	\$15.85	\$18.23	\$23.20	\$26.40	3
41 42 43 44 45 46 47 48 49 50 51 52 53 54	\$3.67 \$3.71 \$3.75 \$3.78 \$3.82 \$3.88 \$3.95 \$4.03	\$4.53 \$4.59 \$4.64 \$4.69 \$4.74 \$4.83	\$5.27 \$5.32 \$5.39 \$5.46	\$5.85 \$5.93 \$6.00	\$7.15 \$7.24		00.00	\$7.66	\$8.92	\$10.13	\$12.73	\$14.52	\$10.99	\$13.70	\$16.06	\$18.48	\$23.53	\$26.77	3
42 43 44 45 46 47 48 49 50 51 52 53 54	\$3.71 \$3.75 \$3.78 \$3.82 \$3.88 \$3.95 \$4.03	\$4.59 \$4.64 \$4.69 \$4.74 \$4.83	\$5.32 \$5.39 \$5.46	\$5.93 \$6.00	\$7.24	\$8.03	\$6.29	\$7.81	\$9.10	\$10.34	\$12.99	\$14.83	\$11.13	\$13.88	\$16.28	\$18.73	\$23.86	\$27.16	4
43 44 45 46 47 48 49 50 51 52 53 54	\$3.75 \$3.78 \$3.82 \$3.88 \$3.95 \$4.03	\$4.64 \$4.69 \$4.74 \$4.83	\$5.39 \$5.46	\$6.00		<b>+0</b>	\$6.41	\$7.96	\$9.27	\$10.55	\$13.27	\$15.14	\$11.28	\$14.07	\$16.50	\$18.99	\$24.20	\$27.54	4
44 45 46 47 48 49 50 51 52 53 54	\$3.78 \$3.82 \$3.88 \$3.95 \$4.03	\$4.69 \$4.74 \$4.83	\$5.46			\$8.14	\$6.53	\$8.12	\$9.46	\$10.77	\$13.54	\$15.46	\$11.43	\$14.26	\$16.72	\$19.25	\$24.54	\$27.94	4
45 46 47 48 49 50 51 52 53 54	\$3.82 \$3.88 \$3.95 \$4.03	\$4.74 \$4.83	+	CC 07	\$7.34	\$8.25	\$6.66	\$8.27	\$9.65	\$10.99	\$13.83	\$15.77	\$11.58	\$14.44	\$16.94	\$19.51	\$24.88	\$28.34	4
46 47 48 49 50 51 52 53 54	\$3.88 \$3.95 \$4.03	\$4.83		\$6.07	\$7.43	\$8.35	\$6.78	\$8.44	\$9.83	\$11.21	\$14.11	\$16.10	\$11.74	\$14.64	\$17.17	\$19.78	\$25.23	\$28.74	4
47 48 49 50 51 52 53 54	\$3.95 \$4.03		\$5.63	\$6.14 \$6.28	\$7.52 \$7.70	\$8.46 \$8.67	\$6.91 \$7.17	\$8.59 \$8.92	\$10.04 \$10.40	\$11.44 \$11.78	\$14.41 \$14.77	\$16.45 \$16.86	\$11.89 \$12.08	\$14.84 \$15.07	\$17.40 \$17.68	\$20.06 \$20.39	\$25.59 \$26.02	\$29.15 \$29.63	4
48 49 50 51 52 53 54	\$4.03	\$4.93	\$5.75	\$6.42	\$7.70	\$8.88	\$7.17 \$7.44	\$9.26	\$10.40	\$12.13	\$15.15	\$17.29	\$12.00	\$15.07	\$17.00	\$20.39	\$26.02	\$30.13	4
50 51 52 53 54	\$4.09	\$5.03	\$5.89	\$6.57	\$8.06	\$9.08	\$7.71	\$9.61	\$11.13	\$12.50	\$15.53	\$17.73	\$12.46	\$15.55	\$18.25	\$21.07	\$26.88	\$30.64	4
51 52 53 54		\$5.13	\$6.01	\$6.70	\$8.24	\$9.28	\$8.00	\$9.98	\$11.52	\$12.87	\$15.93	\$18.18	\$12.66	\$15.81	\$18.55	\$21.41	\$27.32	\$31.14	4
52 53 54	\$4.16	\$5.21	\$6.13	\$6.84	\$8.43	\$9.49	\$8.29	\$10.36	\$11.92	\$13.26	\$16.34	\$18.65	\$12.86	\$16.06	\$18.84	\$21.76	\$27.78	\$31.66	5
53 54	\$4.22	\$5.31	\$6.25	\$6.99	\$8.60	\$9.70	\$8.60	\$10.76	\$12.34	\$13.65	\$16.75	\$19.12	\$13.06	\$16.31	\$19.14	\$22.11	\$28.24	\$32.19	5
54	\$4.30	\$5.41	\$6.37	\$7.13	\$8.79	\$9.90	\$8.92	\$11.17	\$12.77	\$14.06	\$17.18	\$19.60	\$13.27	\$16.58	\$19.45	\$22.47	\$28.70	\$32.73	5
	\$4.37	\$5.51	\$6.49	\$7.27	\$8.97	\$10.11	\$9.25	\$11.59	\$13.22	\$14.48	\$17.62	\$20.11	\$13.48	\$16.84	\$19.76	\$22.84	\$29.17	\$33.26	5
55	\$4.43 \$4.50	\$5.61 \$5.70	\$6.61 \$6.73	\$7.40 \$7.55	\$9.14 \$9.33	\$10.32 \$10.53	\$9.60 \$9.99	\$12.03 \$12.50	\$13.68 \$14.17	\$14.91 \$15.35	\$18.07 \$18.55	\$20.63 \$21.18	\$13.68 \$13.90	\$17.11 \$17.38	\$20.08 \$20.39	\$23.21 \$23.56	\$29.66 \$30.15	\$33.81 \$34.38	5 5
56	\$4.50 \$4.94	\$6.19	\$7.26	\$8.15	\$10.11	\$10.53	\$9.99 \$10.47	\$13.09	\$14.17	\$16.14	\$19.68	\$21.10	\$14.48	\$17.30	\$21.31	\$24.65	\$30.15	\$36.05	5
57	\$5.37	\$6.68	\$7.79	\$8.77	\$10.11	\$12.32	\$10.47	\$13.72	\$15.54	\$16.97	\$20.88	\$23.85	\$15.07	\$18.93	\$22.26	\$25.80	\$33.12	\$37.81	5
58	\$5.81	\$7.16	\$8.31	\$9.37	\$11.68	\$13.22	\$11.51	\$14.38	\$16.28	\$17.85	\$22.15	\$25.31	\$15.70	\$19.76	\$23.27	\$26.99	\$34.72	\$39.66	5
59	\$6.24	\$7.66	\$8.83	\$9.98	\$12.46	\$14.12	\$12.06	\$15.07	\$17.05	\$18.78	\$23.51	\$26.86	\$16.35	\$20.61	\$24.31	\$28.25	\$36.39	\$41.59	5
60	\$6.68	\$8.14	\$9.36	\$10.59	\$13.26	\$15.03	\$12.64	\$15.80	\$17.86	\$19.75	\$24.94	\$28.51	\$17.03	\$21.51	\$25.40	\$29.56	\$38.14	\$43.62	6
61	\$7.12	\$8.62	\$9.89	\$11.20	\$14.04	\$15.93	\$13.24	\$16.56	\$18.71	\$20.77	\$26.46	\$30.26	\$17.73	\$22.44	\$26.54	\$30.92	\$39.97	\$45.74	6
62 63	\$7.55 \$8.34	\$9.11 \$10.08	\$10.41 \$11.52	\$11.80 \$13.07	\$14.83 \$16.41	\$16.83 \$18.63	\$13.89 \$14.65	\$17.34 \$18.28	\$19.61 \$21.04	\$21.82 \$23.56	\$28.05 \$30.21	\$32.13 \$34.57	\$18.47 \$19.81	\$23.41 \$25.07	\$27.73 \$29.66	\$32.35 \$34.52	\$41.90 \$44.56	\$47.98 \$50.97	62
64	\$9.13	\$11.04	\$12.63	\$14.32	\$18.01	\$20.44	\$15.46	\$19.28	\$22.57	\$25.43	\$30.21	\$37.20	\$21.25	\$26.84	\$31.71	\$36.83	\$47.39	\$54.15	64
65	\$9.92	\$12.00	\$13.73	\$15.59	\$19.59	\$22.25	\$16.30	\$20.34	\$24.21	\$27.46	\$35.04	\$40.03	\$22.79	\$28.74	\$33.91	\$39.29	\$50.40	\$57.53	65
66	\$10.71	\$12.97	\$14.84	\$16.84	\$21.19	\$24.06	\$17.19	\$21.45	\$25.97	\$29.65	\$37.73	\$43.08	\$24.44	\$30.78	\$36.27	\$41.92	\$53.60	\$61.12	66
67	\$11.51	\$13.94	\$15.95	\$18.11	\$22.77	\$25.86	\$18.14	\$22.62	\$27.87	\$32.00	\$40.65	\$46.35	\$26.21	\$32.95	\$38.80	\$44.72	\$57.01	\$64.92	67
68	\$13.07	\$15.86	\$18.18	\$20.60	\$25.83	\$29.32	\$20.21	\$25.21	\$30.79	\$35.22	\$44.54	\$50.71	\$28.58	\$35.97	\$42.42	\$48.70	\$61.75	\$70.19	68
69	\$14.63	\$17.79	\$20.42	\$23.09	\$28.90	\$32.76	\$22.51	\$28.12	\$34.00	\$38.78	\$48.81	\$55.47	\$31.15	\$39.28	\$46.37	\$53.03	\$66.89	\$75.89	69
70	\$16.19	\$19.71	\$22.65	\$25.59	\$31.96	\$36.21	\$25.07	\$31.35	\$37.55	\$42.68	\$53.48	\$60.69	\$33.96	\$42.89	\$50.69	\$57.75	\$72.46	\$82.05	70
71	\$17.75	\$21.64	\$24.88	\$28.07	\$35.02	\$39.66	\$27.92	\$34.96	\$41.48	\$46.98 \$51.72	\$58.61	\$66.39 \$72.61	\$37.02	\$46.83	\$55.41 \$60.58	\$62.89 \$68.46	\$78.49	\$88.70 \$95.90	7:
72 73	\$19.32 \$22.13	\$23.56 \$27.14	\$27.12 \$31.34	\$30.57 \$35.21	\$38.08 \$43.66	\$43.11 \$49.34	\$31.09 \$34.44	\$38.97 \$43.34	\$45.82 \$51.06	\$51.72 \$57.50	\$64.23 \$71.12	\$72.61 \$80.27	\$40.36 \$44.31	\$51.14 \$56.35	\$60.58 \$66.91	\$68.46 \$75.42	\$85.01 \$93.26	\$95.90 \$105.05	7:
74	\$22.13 \$24.94	\$27.14	\$31.34 \$35.56	\$39.85	\$49.24	\$49.34 \$55.56	\$34.44	\$43.34 \$48.19	\$56.91	\$63.91	\$71.12	\$80.27	\$44.31 \$48.65	\$62.11	\$73.91	\$75.42 \$83.07	\$102.31	\$105.05	7
75	\$27.74	\$34.27	\$39.79	\$44.50	\$54.81	\$61.79	\$42.27	\$53.59	\$63.44	\$71.04	\$87.18	\$98.10	\$53.42	\$68.44	\$81.64	\$91.50	\$112.23	\$126.05	7
76	\$30.56	\$37.84	\$44.00	\$49.14	\$60.39	\$68.01	\$46.84	\$59.60	\$70.71	\$78.96	\$96.53	\$108.45	\$58.65	\$75.43	\$90.19	\$100.78	\$123.12	\$138.07	7
77	\$33.36	\$41.40	\$48.22	\$53.78	\$65.97	\$74.25	\$51.90	\$66.28	\$78.83	\$87.77	\$106.88	\$119.90	\$64.39	\$83.12	\$99.63	\$111.01	\$135.07	\$151.24	7
78	\$35.95	\$44.70	\$52.16	\$58.14	\$71.21	\$80.06	\$55.18	\$70.60	\$84.10	\$93.57	\$113.75	\$127.44	\$67.97	\$87.92	\$105.56	\$117.54	\$142.78	\$159.65	7
79	\$38.54	\$48.00	\$56.10	\$62.50	\$76.46	\$85.87	\$58.66	\$75.21	\$89.72	\$99.75	\$121.07	\$135.44	\$71.74	\$93.01	\$111.84	\$124.44	\$150.93	\$168.54	7
80	\$41.14	\$51.30	\$60.04	\$66.86	\$81.70	\$91.67	\$62.37	\$80.11	\$95.71	\$106.34	\$128.85	\$143.96	\$75.72	\$98.38	\$118.49	\$131.76	\$159.56	\$177.93	8
81	\$43.73	\$54.59	\$63.98	\$71.21 \$75.50	\$86.94	\$97.48	\$66.31 \$70.50	\$85.34	\$102.10	\$113.36	\$137.14	\$153.00	\$79.93	\$104.07	\$125.54	\$139.50 \$147.71	\$168.67	\$187.83	8
82 83	\$46.32 \$49.72	\$57.89 \$62.26	\$67.91 \$73.16	\$75.58 \$81.40	\$92.19 \$99.24	\$103.29 \$111.09	\$70.50 \$74.95	\$90.90 \$96.78	\$108.91 \$116.07	\$120.82 \$128.72	\$145.96 \$155.36	\$162.61 \$172.93	\$84.37 \$89.25	\$110.09 \$116.64	\$132.99 \$141.08	\$147.71 \$156.64	\$178.31 \$188.95	\$198.28 \$209.91	8 8
84	\$53.13	\$66.63	\$78.40	\$87.23	\$106.29	\$118.90	\$79.68	\$103.03	\$123.71	\$137.14	\$165.37	\$183.90	\$94.42	\$123.59	\$149.66	\$166.11	\$200.21	\$222.23	8
85	\$56.53	\$70.99	\$83.63	\$93.06	\$113.33	\$126.71	\$84.71	\$109.68	\$131.85	\$146.10	\$176.03	\$195.57	\$99.89	\$130.94	\$158.75	\$176.15	\$212.15	\$235.28	8
86	\$59.94	\$75.36	\$88.88	\$98.89	\$120.38	\$134.51	\$90.06	\$116.77	\$140.51	\$155.65	\$187.37	\$207.98	\$105.68	\$138.73	\$168.40	\$186.81	\$224.80	\$249.10	8
87	\$63.34	\$79.73	\$94.12	\$104.71	\$127.44	\$142.32	\$95.74	\$124.32	\$149.77	\$165.84	\$199.44	\$221.18	\$111.79	\$146.98	\$178.63	\$198.12	\$238.21	\$263.71	8
88	\$66.55	\$83.74	\$98.90	\$110.06	\$134.01	\$149.68	\$99.95	\$129.73	\$156.32	\$173.11	\$208.26	\$230.97	\$116.26	\$152.83	\$185.80	\$206.11	\$247.93	\$274.52	8
89	\$69.77	\$87.76	\$103.68	\$115.40	\$140.59	\$157.04	\$104.34	\$135.39	\$163.16	\$180.70	\$217.47	\$241.19	\$120.91	\$158.92	\$193.26	\$214.41	\$258.05	\$285.76	8
90	\$72.99	\$91.77	\$108.46	\$120.75	\$147.17	\$164.40	\$108.91	\$141.28	\$170.30	\$188.62	\$227.08	\$251.86	\$125.75	\$165.24	\$201.01	\$223.05	\$268.58	\$297.46	9
91	\$76.20	\$95.78	\$113.25	\$126.09	\$153.74	\$171.75	\$113.70	\$147.43	\$177.76	\$196.89	\$237.13	\$263.00	\$130.78	\$171.82	\$209.08	\$232.03	\$279.53	\$309.64	9
92 93	\$79.41 \$81.55	\$99.79 \$102.41	\$118.02 \$121.09	\$131.44 \$134.88	\$160.31 \$164.59	\$179.11 \$183.87	\$118.69 \$121.48	\$153.86 \$157.31	\$185.54 \$189.64	\$205.54 \$210.11	\$247.62 \$253.18	\$274.63 \$280.72	\$136.00 \$138.75	\$178.67 \$182.12	\$217.47 \$221.61	\$241.37 \$246.00	\$290.94 \$296.62	\$322.32 \$328.53	9
93	\$83.71	\$102.41	\$121.09	\$134.88	\$168.87	\$183.87	\$121.48	\$157.31	\$189.64	\$210.11	\$258.85	\$280.72	\$138.75	\$182.12	\$225.82	\$246.00	\$302.41	\$328.53	9
95	\$85.86	\$103.62	\$127.24	\$141.78	\$173.14	\$193.37	\$127.27	\$164.45	\$198.12	\$219.56	\$264.66	\$293.30	\$144.42	\$189.20	\$230.11	\$255.55	\$308.32	\$341.30	9
96	\$88.00	\$107.04	\$130.31	\$145.23	\$177.42	\$198.12	\$130.27	\$168.14	\$202.50	\$224.44	\$270.59	\$299.81	\$147.33	\$192.84	\$234.49	\$260.46	\$314.34	\$347.86	9
97	\$90.15	\$112.86	\$133.38	\$148.68	\$181.70	\$202.87	\$133.34	\$171.90	\$206.99	\$229.44	\$276.65	\$306.45	\$150.32	\$196.55	\$238.95	\$265.46	\$320.47	\$354.55	9
98	\$92.29	\$115.47	\$136.44	\$152.13	\$185.97	\$207.63	\$136.49	\$175.75	\$211.57	\$234.54	\$282.84	\$313.24	\$153.35	\$200.32	\$243.51	\$270.57	\$326.73	\$361.37	9
99 100+	\$94.45 \$96.59	\$118.09 \$120.70	\$139.52 \$142.59	\$155.57 \$159.03	\$190.25 \$194.52	\$212.38 \$217.13	\$139.71 \$143.01	\$179.69 \$183.71	\$216.26 \$221.05	\$239.76 \$245.09	\$289.18 \$295.66	\$320.18 \$327.27	\$156.45 \$159.62	\$204.17 \$208.10	\$248.15 \$252.88	\$275.77 \$281.07	\$333.11 \$339.61	\$368.32 \$375.41	10

ļ				Q	uarterly Prer	mium per \$3	800 Monthly I					sulting in 10	% Cumulativ	ve Increase)					
Issue		F	uture Purch	ase Ontion				Comprehens		ound Inflatio				Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$9.64	\$11.70	\$13.42	\$14.82	\$17.95	\$20.09	\$14.49	\$17.82	\$20.67	\$23.32	\$29.04	\$33.12	\$27.23	\$33.92	\$39.71	\$45.56	\$57.70	\$65.46	25
26	\$9.70	\$11.77	\$13.52	\$14.94	\$18.11	\$20.27	\$14.72	\$18.11	\$20.99	\$23.71	\$29.52	\$33.69	\$27.56	\$34.34	\$40.19	\$46.11	\$58.41	\$66.30	26
27	\$9.77	\$11.87	\$13.62	\$15.04	\$18.24	\$20.44	\$14.94	\$18.40	\$21.31	\$24.09	\$30.04	\$34.28	\$27.87	\$34.77	\$40.69	\$46.66	\$59.15	\$67.13	27
28	\$9.80	\$11.94	\$13.72	\$15.17	\$18.37	\$20.60	\$15.17	\$18.69	\$21.67	\$24.49	\$30.56	\$34.86	\$28.20	\$35.19	\$41.17	\$47.25	\$59.90	\$68.01	28
29	\$9.87	\$12.00	\$13.81	\$15.27	\$18.54	\$20.76	\$15.39	\$18.99	\$22.02	\$24.90	\$31.08	\$35.48	\$28.52	\$35.61	\$41.66	\$47.83	\$60.64	\$68.88	29
30	\$9.93	\$12.10	\$13.90	\$15.39	\$18.66	\$20.92	\$15.62	\$19.27	\$22.37	\$25.32	\$31.63	\$36.09	\$28.84	\$36.03	\$42.14	\$48.41	\$61.41	\$69.76	30
31	\$9.97	\$12.16	\$13.97	\$15.49	\$18.82	\$21.09	\$15.85	\$19.57	\$22.74	\$25.74	\$32.18	\$36.71	\$29.21	\$36.44	\$42.66	\$48.99	\$62.19	\$70.66	31
32	\$10.02	\$12.22	\$14.07	\$15.59	\$18.95	\$21.25	\$16.07	\$19.89	\$23.09	\$26.16	\$32.73	\$37.36	\$29.56	\$36.87	\$43.18	\$49.61	\$62.96	\$71.57	32
33	\$10.09	\$12.32	\$14.17	\$15.72	\$19.12	\$21.41	\$16.34	\$20.22	\$23.47	\$26.59	\$33.28	\$38.01	\$29.92	\$37.32	\$43.69	\$50.23	\$63.78	\$72.48	33
34	\$10.12	\$12.39	\$14.27	\$15.82	\$19.24	\$21.57	\$16.59	\$20.54	\$23.87	\$27.04	\$33.86	\$38.64	\$30.27	\$37.77	\$44.21	\$50.84	\$64.58	\$73.41	34
35	\$10.19	\$12.45	\$14.36	\$15.94	\$19.37	\$21.77	\$16.85	\$20.82	\$24.26	\$27.49	\$34.44	\$39.29	\$30.62	\$38.19	\$44.76	\$51.46	\$65.40	\$74.38	35
36 37	\$10.29	\$12.62	\$14.55	\$16.14	\$19.67	\$22.06 \$22.37	\$17.17	\$21.25	\$24.74 \$25.22	\$28.04	\$35.16 \$35.89	\$40.11	\$31.04 \$31.47	\$38.71	\$45.38	\$52.16	\$66.33	\$75.45	36 37
38	\$10.38 \$10.52	\$12.74 \$12.90	\$14.75 \$14.91	\$16.37 \$16.56	\$19.92 \$20.22	\$22.57	\$17.50 \$17.82	\$21.67 \$22.09	\$25.71	\$28.62 \$29.21	\$36.64	\$40.94 \$41.81	\$31.89	\$39.23 \$39.74	\$45.99 \$46.61	\$52.88 \$53.59	\$67.27 \$68.20	\$76.52 \$77.62	38
39	\$10.52	\$13.04	\$15.10	\$16.79	\$20.22	\$22.07	\$17.02	\$22.51	\$26.22	\$29.79	\$37.42	\$42.69	\$32.31	\$40.26	\$47.21	\$54.33	\$69.18	\$78.72	39
40	\$10.70	\$13.20	\$15.30	\$16.98	\$20.74	\$23.32	\$18.50	\$22.96	\$26.74	\$30.40	\$38.19	\$43.59	\$32.73	\$40.81	\$47.86	\$55.08	\$70.15	\$79.85	40
41	\$10.80	\$13.32	\$15.49	\$17.20	\$21.02	\$23.61	\$18.85	\$23.42	\$27.26	\$31.01	\$39.01	\$44.50	\$33.15	\$41.36	\$48.51	\$55.81	\$71.15	\$80.98	41
42	\$10.90	\$13.49	\$15.65	\$17.44	\$21.29	\$23.94	\$19.21	\$23.87	\$27.81	\$31.66	\$39.81	\$45.44	\$33.61	\$41.91	\$49.16	\$56.60	\$72.15	\$82.15	42
43	\$11.03	\$13.65	\$15.85	\$17.62	\$21.57	\$24.26	\$19.57	\$24.32	\$28.36	\$32.31	\$40.66	\$46.38	\$34.06	\$42.46	\$49.81	\$57.38	\$73.15	\$83.30	43
44	\$11.12	\$13.77	\$16.04	\$17.85	\$21.84	\$24.54	\$19.92	\$24.81	\$28.91	\$32.96	\$41.49	\$47.34	\$34.51	\$43.04	\$50.48	\$58.15	\$74.18	\$84.50	44
45	\$11.22	\$13.94	\$16.20	\$18.05	\$22.12	\$24.87	\$20.31	\$25.26	\$29.52	\$33.64	\$42.36	\$48.35	\$34.96	\$43.63	\$51.16	\$58.99	\$75.22	\$85.70	45
46	\$11.42	\$14.20	\$16.56	\$18.47	\$22.64	\$25.49	\$21.09	\$26.22	\$30.56	\$34.64	\$43.43	\$49.58	\$35.51	\$44.31	\$51.98	\$59.96	\$76.48	\$87.12	46
47	\$11.61	\$14.49	\$16.92	\$18.89	\$23.16	\$26.10	\$21.86	\$27.23	\$31.63	\$35.67	\$44.53	\$50.84	\$36.06	\$45.01	\$52.81	\$60.93	\$77.75	\$88.58	47
48	\$11.84	\$14.78	\$17.30	\$19.31	\$23.71	\$26.69	\$22.67	\$28.27	\$32.73	\$36.74	\$45.66	\$52.13	\$36.64	\$45.73	\$53.65	\$61.93	\$79.04	\$90.07	48
49	\$12.03	\$15.07	\$17.66	\$19.69	\$24.22	\$27.29	\$23.51	\$29.34	\$33.86	\$37.84	\$46.83	\$53.46	\$37.22	\$46.48	\$54.53	\$62.93	\$80.33	\$91.55	49
50	\$12.22	\$15.33	\$18.02	\$20.12	\$24.77	\$27.91	\$24.39	\$30.46	\$35.06	\$38.97	\$48.03	\$54.81	\$37.81	\$47.21	\$55.40	\$63.97	\$81.66	\$93.07	50
51	\$12.42	\$15.62	\$18.37	\$20.54	\$25.29	\$28.52	\$25.29	\$31.63	\$36.29	\$40.14	\$49.26	\$56.21	\$38.39	\$47.96	\$56.28	\$65.00	\$83.02	\$94.62	51
52	\$12.65	\$15.91	\$18.72	\$20.96	\$25.84	\$29.11	\$26.22	\$32.82	\$37.54	\$41.33	\$50.51	\$57.63	\$39.01	\$48.74	\$57.18	\$66.07	\$84.37	\$96.22	52
53	\$12.84	\$16.20	\$19.09	\$21.37	\$26.36	\$29.72	\$27.20	\$34.09	\$38.87	\$42.56	\$51.81	\$59.11	\$39.62	\$49.51	\$58.08	\$67.13	\$85.77	\$97.80	53
54	\$13.04	\$16.49	\$19.44	\$21.77	\$26.87	\$30.34	\$28.24	\$35.38	\$40.23	\$43.82	\$53.13	\$60.64	\$40.23	\$50.29	\$59.03	\$68.23	\$87.19	\$99.42	54
55	\$13.22	\$16.75	\$19.79	\$22.19	\$27.42	\$30.95	\$29.37	\$36.74	\$41.66	\$45.11	\$54.53	\$62.26	\$40.88	\$51.10	\$59.96	\$69.27	\$88.65	\$101.07	55
56	\$14.52	\$18.21	\$21.34	\$23.97	\$29.72	\$33.61	\$30.79	\$38.49	\$43.63	\$47.44	\$57.86	\$66.07	\$42.56	\$53.33	\$62.65	\$72.48	\$92.92	\$105.97	56
57 58	\$15.79 \$17.07	\$19.64	\$22.90	\$25.77 \$27.56	\$32.05	\$36.22	\$32.27	\$40.33	\$45.69	\$49.90	\$61.38	\$70.11	\$44.31	\$55.66	\$65.46	\$75.83 \$79.37	\$97.37	\$111.16	57 58
58 59	\$17.07 \$18.34	\$21.05 \$22.51	\$24.42 \$25.97	\$27.56 \$29.34	\$34.34 \$36.64	\$38.87 \$41.53	\$33.83 \$35.44	\$42.27 \$44.31	\$47.86 \$50.13	\$52.49 \$55.21	\$65.13 \$69.11	\$74.42 \$78.97	\$46.15 \$48.06	\$58.08 \$60.61	\$68.40 \$71.47	\$79.37 \$83.05	\$102.07 \$106.99	\$116.59 \$122.28	58 59
60	\$18.34 \$19.64	\$23.94	\$25.97	\$29.34 \$31.14	\$38.97	\$44.18	\$35.44 \$37.16	\$44.31 \$46.44	\$50.13 \$52.53	\$58.05	\$73.32	\$83.82	\$48.06 \$50.06	\$63.23	\$71.47	\$86.90	\$106.99	\$122.28	59 60
61	\$20.92	\$25.36	\$29.07	\$32.92	\$41.26	\$46.83	\$38.94	\$48.68	\$55.01	\$61.06	\$77.78	\$88.97	\$52.13	\$65.98	\$78.03	\$90.90	\$117.52	\$134.48	61
62	\$22.19	\$26.77	\$30.59	\$34.71	\$43.59	\$49.48	\$40.84	\$50.96	\$57.66	\$64.16	\$82.47	\$94.47	\$54.30	\$68.82	\$81.53	\$95.12	\$123.18	\$141.06	62
63	\$24.52	\$29.62	\$33.86	\$38.42	\$48.25	\$54.78	\$43.08	\$53.75	\$61.86	\$69.27	\$88.80	\$101.64	\$58.25	\$73.70	\$87.19	\$101.49	\$131.01	\$149.86	63
64	\$26.84	\$32.47	\$37.13	\$42.11	\$52.94	\$60.09	\$45.44	\$56.69	\$66.36	\$74.77	\$95.63	\$109.37	\$62.48	\$78.91	\$93.24	\$108.27	\$139.33	\$159.21	64
65	\$29.17	\$35.29	\$40.36	\$45.83	\$57.60	\$65.43	\$47.93	\$59.80	\$71.18	\$80.72	\$103.00	\$117.69	\$67.01	\$84.50	\$99.70	\$115.52	\$148.18	\$169.14	65
66	\$31.50	\$38.13	\$43.63	\$49.51	\$62.28	\$70.73	\$50.55	\$63.06	\$76.35	\$87.15	\$110.92	\$126.64	\$71.86	\$90.49	\$106.62	\$123.24	\$157.60	\$179.69	66
67	\$33.83	\$40.98	\$46.89	\$53.23	\$66.95	\$76.03	\$53.33	\$66.50	\$81.95	\$94.07	\$119.49	\$136.28	\$77.07	\$96.86	\$114.06	\$131.46	\$167.62	\$190.87	67
68	\$38.42	\$46.63	\$53.46	\$60.58	\$75.93	\$86.19	\$59.41	\$74.12	\$90.52	\$103.55	\$130.94	\$149.08	\$84.02	\$105.75	\$124.71	\$143.17	\$181.56	\$206.36	68
69	\$43.01	\$52.29	\$60.03	\$67.88	\$84.95	\$96.31	\$66.17	\$82.67	\$99.97	\$114.00	\$143.50	\$163.09	\$91.59	\$115.49	\$136.31	\$155.91	\$196.66	\$223.11	69
70	\$47.61	\$57.95	\$66.58	\$75.22	\$93.95	\$106.46	\$73.70	\$92.17	\$110.41	\$125.48	\$157.23	\$178.42	\$99.84	\$126.09	\$149.03	\$169.79	\$213.03	\$241.22	70
71	\$52.20	\$63.61	\$73.15	\$82.53	\$102.97	\$116.59	\$82.08	\$102.77	\$121.96	\$138.13	\$172.30	\$195.17	\$108.82	\$137.68	\$162.90	\$184.89	\$230.75	\$260.79	71
72	\$56.79	\$69.27	\$79.72	\$89.87	\$111.96	\$126.74	\$91.39	\$114.58	\$134.70	\$152.06	\$188.84	\$213.48	\$118.66	\$150.35	\$178.10	\$201.29	\$249.92	\$281.94	72
73	\$65.07	\$79.78	\$92.14	\$103.52	\$128.36 \$144.75	\$145.05	\$101.26	\$127.42	\$150.12	\$169.04	\$209.08	\$235.98	\$130.26	\$165.68	\$196.72	\$221.73	\$274.18	\$308.85	73
74 75	\$73.32	\$90.27	\$104.56	\$117.17		\$163.35	\$112.19	\$141.68	\$167.33 \$186.51	\$187.89	\$231.50	\$260.89	\$143.04	\$182.59	\$217.29 \$240.03	\$244.23	\$300.80	\$338.31	74
	\$81.57	\$100.74	\$116.97	\$130.81	\$161.15	\$181.65	\$124.28	\$157.56	<b>+</b> · • • · · ·	\$208.86	\$256.30	\$288.41	\$157.05	\$201.22	+	\$269.01	\$329.97	\$370.58	75
76 77	\$89.84 \$98.09	\$111.25 \$121.73	\$129.36 \$141.78	\$144.46 \$158.11	\$177.55 \$193.94	\$199.96 \$218.30	\$137.71 \$152.58	\$175.22 \$194.85	\$207.88 \$231.75	\$232.13 \$258.04	\$283.79 \$314.22	\$318.84 \$352.51	\$172.44 \$189.32	\$221.76 \$244.37	\$265.16 \$292.91	\$296.30 \$326.37	\$361.98 \$397.10	\$405.93 \$444.64	76 77
78	\$105.69	\$131.43	\$153.35	\$170.92	\$209.37	\$235.37	\$162.22	\$207.56	\$247.24	\$275.09	\$334.43	\$374.66	\$199.83	\$258.49	\$310.33	\$345.55	\$419.77	\$469.38	78
79	\$113.32	\$141.13	\$164.93	\$170.92	\$209.37	\$252.45	\$172.47	\$207.56	\$263.77	\$293.26	\$355.94	\$398.20	\$210.93	\$273.44	\$328.80	\$365.86	\$443.74	\$495.52	79
80	\$120.96	\$150.83	\$176.52	\$196.56	\$240.19	\$269.52	\$183.37	\$235.53	\$281.39	\$312.63	\$378.83	\$423.24	\$222.63	\$289.25	\$348.37	\$387.37	\$469.10	\$523.11	80
81	\$128.56	\$160.50	\$188.09	\$209.37	\$255.62	\$286.59	\$194.94	\$250.90	\$300.18	\$333.27	\$403.18	\$449.81	\$234.98	\$305.97	\$369.09	\$410.14	\$495.90	\$552.21	81
82	\$136.18	\$170.20	\$199.67	\$222.21	\$271.04	\$303.68	\$207.26	\$267.26	\$320.20	\$355.22	\$429.12	\$478.08	\$248.05	\$323.66	\$391.00	\$434.26	\$524.23	\$582.93	82
83	\$146.18	\$183.04	\$215.09	\$239.32	\$291.78	\$326.60	\$220.36	\$284.53	\$341.25	\$378.44	\$456.78	\$508.42	\$262.41	\$342.94	\$414.77	\$460.53	\$555.50	\$617.14	83
84	\$156.20	\$195.89	\$230.48	\$256.45	\$312.50	\$349.56	\$234.27	\$302.90	\$363.69	\$403.18	\$486.20	\$540.66	\$277.61	\$363.34	\$439.99	\$488.37	\$588.62	\$653.37	84
85	\$166.20	\$208.73	\$245.88	\$273.59	\$333.20	\$372.53	\$249.05	\$322.47	\$387.63	\$429.54	\$517.54	\$574.97	\$293.68	\$384.98	\$466.73	\$517.89	\$623.71	\$691.72	85
86	\$176.22	\$221.56	\$261.31	\$290.74	\$353.93	\$395.45	\$264.77	\$343.29	\$413.12	\$457.61	\$550.88	\$611.46	\$310.70	\$407.87	\$495.09	\$549.23	\$660.90	\$732.34	86
87	\$186.22	\$234.40	\$276.71	\$307.85	\$374.66	\$418.42	\$281.49	\$365.51	\$440.31	\$487.55	\$586.36	\$650.27	\$328.67	\$432.12	\$525.17	\$582.47	\$700.33	\$775.32	87
88	\$195.66	\$246.20	\$290.77	\$323.57	\$394.00	\$440.06	\$293.84	\$381.41	\$459.58	\$508.94	\$612.29	\$679.04	\$341.80	\$449.33	\$546.26	\$605.96	\$728.92	\$807.08	88
89	\$205.13	\$258.01	\$304.81	\$339.28	\$413.34	\$461.68	\$306.75	\$398.05	\$479.70	\$531.25	\$639.36	\$709.08	\$355.48	\$467.21	\$568.18	\$630.37	\$758.66	\$840.13	89
90	\$214.58	\$269.81	\$318.87	\$354.99	\$432.67	\$483.32	\$320.20	\$415.37	\$500.69	\$554.53	\$667.62	\$740.45	\$369.71	\$485.82	\$590.99	\$655.75	\$789.61	\$874.53	90
91	\$224.02	\$281.59	\$332.94	\$370.71	\$451.98	\$504.96	\$334.27	\$433.46	\$522.61	\$578.85	\$697.16	\$773.21	\$384.49	\$505.15	\$614.69	\$682.18	\$821.82	\$910.34	91
92	\$233.46	\$293.39	\$346.97	\$386.43	\$471.33	\$526.59	\$348.95	\$452.34	\$545.48	\$604.27	\$728.00	\$807.40	\$399.85	\$525.29	\$639.36	\$709.63	\$855.36	\$947.63	92
93	\$239.77	\$301.08	\$356.00	\$396.55	\$483.90	\$540.56	\$357.16	\$462.50	\$557.55	\$617.73	\$744.34	\$825.32	\$407.94	\$535.43	\$651.52	\$723.25	\$872.05	\$965.87	93
94	\$246.10	\$308.75	\$365.06	\$406.70	\$496.49	\$554.53	\$365.57	\$472.88	\$569.87	\$631.47	\$761.02	\$843.62	\$416.19	\$545.74	\$663.91	\$737.15	\$889.09	\$984.47	94
95	\$252.42	\$316.45	\$374.08	\$416.83	\$509.04	\$568.50	\$374.18	\$483.48	\$582.47	\$645.50	\$778.10	\$862.31	\$424.59	\$556.25	\$676.52	\$751.32	\$906.46		95
96	\$258.72	\$324.12	\$383.10	\$426.99	\$521.61	\$582.47	\$383.00	\$494.32	\$595.34	\$659.87	\$795.53	\$881.43	\$433.16	\$566.95	\$689.39	\$765.74	\$924.14		96
97	\$265.02	\$331.80	\$392.13	\$437.11	\$534.19	\$596.44	\$392.03	\$505.37	\$608.54	\$674.55	\$813.35	\$900.96	\$441.93	\$577.85	\$702.53	\$780.46		\$1,042.38	97
98 99	\$271.34 \$277.67	\$339.47 \$347.17	\$401.15 \$410.20	\$447.26 \$457.38	\$546.74 \$559.32	\$610.42 \$624.39	\$401.28 \$410.75	\$516.69 \$528.28	\$622.03 \$635.80	\$689.56 \$704.88	\$831.56 \$850.19	\$920.91 \$941.33	\$450.86 \$459.98	\$588.94 \$600.26	\$715.91 \$729.55	\$795.47 \$810.77	\$960.60 \$979.35	\$1,062.44	98 99
	φ <u>∠</u> 11.01	\$347.17 \$354.87	\$410.20	\$457.38 \$467.54	\$559.32 \$571.90	\$638.36	\$410.75	\$528.28 \$540.11	\$649.87	\$704.88	\$869.23	\$962.18	\$459.98 \$469.28	\$611.81	\$743.47	\$826.35	\$979.35		100-

					Annual Prei	mium per \$3	800 Monthly E			% Phase 1 I		sulting in 10	% Cumulativ	e Increase)					-
Issue			Future Purch	hase Option	l .					y EP - 80% pound Inflati				Aı	uto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$36.19 \$36.43	\$43.96 \$44.21	\$50.40 \$50.77	\$55.62 \$56.10	\$67.40 \$68.00	\$75.42 \$76.14	\$54.41 \$55.25	\$66.91 \$68.00	\$77.61 \$78.82	\$87.56 \$89.01	\$109.05 \$110.88	\$124.36 \$126.54	\$102.26 \$103.47	\$127.39 \$128.96	\$149.13 \$150.95	\$171.11 \$173.17	\$216.65 \$219.32	\$245.80 \$248.95	25 26
27	\$36.43	\$44.21	\$50.77	\$56.47	\$68.50	\$76.14	\$56.10	\$69.10	\$80.03	\$90.48	\$110.88	\$126.54	\$103.47	\$128.96	\$150.95	\$173.17	\$219.32	\$248.95	26 27
28	\$36.80	\$44.81	\$51.49	\$56.96	\$68.98	\$77.35	\$56.96	\$70.19	\$81.37	\$91.93	\$114.76	\$130.91	\$105.90	\$132.13	\$154.59	\$177.42	\$224.91	\$255.39	28
29	\$37.04	\$45.06	\$51.85	\$57.32	\$69.59	\$77.97	\$57.81	\$71.28	\$82.70	\$93.51	\$116.70	\$133.22	\$107.11	\$133.71	\$156.42	\$179.61	\$227.70	\$258.67	29
30	\$37.28	\$45.42	\$52.22	\$57.81	\$70.07	\$78.57	\$58.65	\$72.38	\$84.04	\$95.08	\$118.77	\$135.53	\$108.33	\$135.29	\$158.24	\$181.80	\$230.62	\$261.94	30
31 32	\$37.40 \$37.64	\$45.66 \$45.90	\$52.46 \$52.82	\$58.17 \$58.53	\$70.68 \$71.16	\$79.18 \$79.78	\$59.51 \$60.36	\$73.47 \$74.69	\$85.37 \$86.71	\$96.67 \$98.24	\$120.84 \$122.89	\$137.83 \$140.26	\$109.66 \$111.00	\$136.86 \$138.45	\$160.18 \$162.12	\$183.99 \$186.29	\$233.53 \$236.45	\$265.34 \$268.75	31 32
32	\$37.88	\$45.90	\$53.20	\$59.02	\$71.78	\$80.39	\$61.33	\$74.69	\$88.17	\$99.83	\$122.89	\$140.26	\$111.00	\$138.45	\$164.07	\$188.60	\$239.48	\$272.15	32
34	\$38.02	\$46.51	\$53.56	\$59.39	\$72.26	\$81.00	\$62.30	\$77.11	\$89.63	\$101.52	\$127.15	\$145.12	\$113.66	\$141.85	\$166.01	\$190.91	\$242.52	\$275.67	34
35	\$38.26	\$46.75	\$53.92	\$59.87	\$72.74	\$81.73	\$63.27	\$78.21	\$91.08	\$103.22	\$129.34	\$147.55	\$115.01	\$143.42	\$168.07	\$193.22	\$245.55	\$279.31	35
36	\$38.62	\$47.37	\$54.65	\$60.60	\$73.83	\$82.82	\$64.48	\$79.78	\$92.91	\$105.29	\$132.00	\$150.59	\$116.58	\$145.37	\$170.38	\$195.89	\$249.07	\$283.32	36
37 38	\$38.98 \$39.47	\$47.85 \$48.46	\$55.37 \$55.98	\$61.45 \$62.17	\$74.81 \$75.90	\$84.04 \$85.13	\$65.70 \$66.91	\$81.37 \$82.94	\$94.72 \$96.55	\$107.47 \$109.66	\$134.79 \$137.59	\$153.75 \$157.03	\$118.16 \$119.74	\$147.31 \$149.25	\$172.69 \$175.00	\$198.55 \$201.22	\$252.59 \$256.11	\$287.33 \$291.46	37 38
38	\$39.47	\$48.46	\$56.72	\$63.03	\$75.90 \$76.87	\$86.34	\$68.12	\$82.94 \$84.52	\$98.48	\$109.66	\$137.59	\$160.30	\$119.74	\$149.25	\$175.00	\$201.22	\$259.77	\$295.58	38
40	\$40.19	\$49.54	\$57.44	\$63.76	\$77.85	\$87.56	\$69.47	\$86.22	\$100.43	\$114.16	\$143.42	\$163.70	\$122.89	\$153.25	\$179.73	\$206.81	\$263.41	\$299.84	40
41	\$40.56	\$50.03	\$58.17	\$64.60	\$78.94	\$88.65	\$70.80	\$87.92	\$102.38	\$116.46	\$146.45	\$167.10	\$124.48	\$155.32	\$182.16	\$209.61	\$267.17	\$304.08	41
42	\$40.92	\$50.64	\$58.77	\$65.46	\$79.90	\$89.87	\$72.14	\$89.63	\$104.43	\$118.89	\$149.49	\$170.62	\$126.18	\$157.39	\$184.59	\$212.52	\$270.93	\$308.46	42
43	\$41.42	\$51.25	\$59.51	\$66.19	\$81.00	\$91.08	\$73.47	\$91.32	\$106.50	\$121.32	\$152.65	\$174.14	\$127.88	\$159.46	\$187.02	\$215.44	\$274.69	\$312.83	43
44 45	\$41.78 \$42.14	\$51.73 \$52.34	\$60.24 \$60.84	\$67.03 \$67.76	\$81.97 \$83.06	\$92.17 \$93.39	\$74.81 \$76.26	\$93.15 \$94.84	\$108.57 \$110.88	\$123.75 \$126.30	\$155.80 \$159.08	\$177.79 \$181.56	\$129.58 \$131.27	\$161.63 \$163.82	\$189.56 \$192.12	\$218.35 \$221.51	\$278.59 \$282.47	\$317.33 \$321.82	44 45
46	\$42.14	\$53.32	\$62.17	\$69.34	\$85.01	\$95.70	\$79.18	\$98.48	\$114.76	\$130.06	\$163.10	\$186.16	\$133.34	\$166.38	\$195.15	\$225.15	\$287.21	\$327.16	45
47	\$43.59	\$54.41	\$63.51	\$70.92	\$86.96	\$98.00	\$82.09	\$102.26	\$118.77	\$133.95	\$167.22	\$190.91	\$135.41	\$169.05	\$198.31	\$228.79	\$291.94	\$332.63	47
48	\$44.45	\$55.50	\$64.97	\$72.50	\$89.01	\$100.19	\$85.13	\$106.14	\$122.89	\$137.95	\$171.47	\$195.76	\$137.59	\$171.72	\$201.47	\$232.56	\$296.80	\$338.21	48
49	\$45.18	\$56.60	\$66.31	\$73.95	\$90.96	\$102.50	\$88.29	\$110.14	\$127.15	\$142.09	\$175.85	\$200.74	\$139.78	\$174.50	\$204.74	\$236.32	\$301.65	\$343.79	49
50 51	\$45.90 \$46.63	\$57.56 \$58.65	\$67.64 \$68.98	\$75.54 \$77.11	\$93.03 \$94.96	\$104.81 \$107.11	\$91.56 \$94.96	\$114.40 \$118.77	\$131.64 \$136.26	\$146.33 \$150.71	\$180.33 \$184.95	\$205.84 \$211.07	\$141.97 \$144.14	\$177.30 \$180.09	\$208.03 \$211.31	\$240.21 \$244.09	\$306.64 \$311.74	\$349.50 \$355.33	50 51
52	\$47.49	\$59.75	\$70.31	\$78.69	\$97.03	\$107.11	\$98.48	\$123.27	\$140.99	\$155.20	\$189.68	\$216.40	\$146.45	\$183.01	\$214.71	\$248.11	\$316.83	\$361.28	52
53	\$48.21	\$60.84	\$71.65	\$80.27	\$98.98	\$111.61	\$102.14	\$128.00	\$145.97	\$159.82	\$194.55	\$221.99	\$148.76	\$185.92	\$218.11	\$252.11	\$322.06	\$367.24	53
54	\$48.94	\$61.93	\$72.99	\$81.73	\$100.91	\$113.92	\$106.02	\$132.86	\$151.07	\$164.55	\$199.53	\$227.70	\$151.07	\$188.84	\$221.63	\$256.23	\$327.40	\$373.31	54
55	\$49.67	\$62.91	\$74.32	\$83.30	\$102.98	\$116.22	\$110.26	\$137.95	\$156.42	\$169.41	\$204.74	\$233.77	\$153.51	\$191.87	\$225.15	\$260.13	\$332.87	\$379.50	55
56 57	\$54.53 \$59.27	\$68.38 \$73.71	\$80.15 \$85.98	\$89.99 \$96.79	\$111.61 \$120.35	\$126.18 \$136.02	\$115.61 \$121.20	\$144.52 \$151.44	\$163.82 \$171.60	\$178.16 \$187.39	\$217.26 \$230.49	\$248.11 \$263.29	\$159.82 \$166.38	\$200.26 \$209.00	\$235.22 \$245.80	\$272.15 \$284.78	\$348.90 \$365.65	\$397.96 \$417.38	56 57
58	\$64.12	\$79.06	\$91.69	\$103.47	\$120.33	\$136.02	\$127.03	\$151.44	\$179.73	\$197.10	\$230.49	\$279.43	\$173.29	\$218.11	\$256.85	\$298.01	\$383.26	\$437.79	58
59	\$68.86	\$84.52	\$97.52	\$110.14	\$137.59	\$155.93	\$133.10	\$166.38	\$188.23	\$207.30	\$259.51	\$296.56	\$180.46	\$227.58	\$268.38	\$311.86	\$401.72	\$459.16	59
60	\$73.71	\$89.87	\$103.35	\$116.95	\$146.33	\$165.89	\$139.54	\$174.38	\$197.22	\$217.99	\$275.31	\$314.78	\$187.99	\$237.41	\$280.40	\$326.30	\$421.04	\$481.51	60
61	\$78.57	\$95.21	\$109.18	\$123.63	\$154.96	\$175.85	\$146.21	\$182.77	\$206.57	\$229.28	\$292.06	\$334.08	\$195.76	\$247.74	\$293.04	\$341.36	\$441.31	\$504.94	61
62 63	\$83.30 \$92.05	\$100.55 \$111.24	\$114.88 \$127.15	\$130.31 \$144.28	\$163.70 \$181.19	\$185.80 \$205.72	\$153.38 \$161.76	\$191.39 \$201.83	\$216.52 \$232.32	\$240.93 \$260.13	\$309.67 \$333.48	\$354.73 \$381.69	\$203.90 \$218.71	\$258.42 \$276.76	\$306.15 \$327.40	\$357.16 \$381.08	\$462.56 \$491.95	\$529.72 \$562.75	62 63
64	\$100.79	\$111.24	\$139.41	\$158.11	\$198.79	\$205.72	\$170.62	\$212.88	\$249.19	\$280.76	\$359.10	\$410.71	\$234.62	\$296.32	\$350.11	\$406.58	\$523.16	\$597.85	64
65	\$109.54	\$132.50	\$151.56	\$172.08	\$216.28	\$245.67	\$179.97	\$224.54	\$267.29	\$303.12	\$386.78	\$441.93	\$251.63	\$317.33	\$374.40	\$433.79	\$556.44	\$635.13	65
66	\$118.28	\$143.18	\$163.82	\$185.92	\$233.89	\$265.58	\$189.82	\$236.81	\$286.72	\$327.28	\$416.54	\$475.56	\$269.84	\$339.79	\$400.39	\$462.80	\$591.78	\$674.72	66
67	\$127.03	\$153.87	\$176.09	\$199.89	\$251.38	\$285.51	\$200.26	\$249.68	\$307.73	\$353.27	\$448.72	\$511.75	\$289.39	\$363.72	\$428.32	\$493.66	\$629.42	\$716.74	67
68 69	\$144.28 \$161.51	\$175.12 \$196.37	\$200.74 \$225.39	\$227.46 \$254.90	\$285.14 \$319.02	\$323.64 \$361.65	\$223.08 \$248.47	\$278.34 \$310.40	\$339.91 \$375.38	\$388.85 \$428.08	\$491.71 \$538.82	\$559.83 \$612.43	\$315.50 \$343.92	\$397.11 \$433.66	\$468.27 \$511.87	\$537.61 \$585.46	\$681.77 \$738.47	\$774.91 \$837.82	68 69
70	\$178.76	\$217.62	\$250.04	\$282.47	\$352.78	\$399.78	\$276.76	\$346.10	\$414.60	\$471.19	\$590.44	\$669.99	\$374.88	\$473.50	\$559.59	\$637.56	\$799.92	\$905.82	70
71	\$196.01	\$238.88	\$274.69	\$309.91	\$386.66	\$437.79	\$308.22	\$385.94	\$457.95	\$518.67	\$647.03	\$732.89	\$408.65	\$516.97	\$611.69	\$694.28	\$866.47	\$979.30	71
72	\$213.25	\$260.13	\$299.35	\$337.48	\$420.42	\$475.93	\$343.19	\$430.27	\$505.80	\$571.01	\$709.09	\$801.63	\$445.57	\$564.58	\$668.77	\$755.84	\$938.49		72
73	\$244.33	\$299.60	\$345.98	\$388.73	\$482.00	\$544.65	\$380.23	\$478.48	\$563.73	\$634.77	\$785.11	\$886.15	\$489.16	\$622.14	\$738.72	\$832.59	\$1,029.57		73
74 75	\$275.31 \$306.27	\$338.94 \$378.29	\$392.61 \$439.25	\$439.98 \$491.23	\$543.57 \$605.13	\$613.39 \$682.13	\$421.28 \$466.70	\$532.03 \$591.66	\$628.33 \$700.35	\$705.56 \$784.26	\$869.26	\$979.66 \$1,083.01	\$537.13 \$589.71	\$685.65 \$755.60	\$815.96 \$901.33	\$917.11	\$1,129.51 \$1,239.05		74 75
75 76	\$337.36	\$378.29	\$439.25 \$485.76	\$542.48	\$666.71	\$750.86	\$466.70	\$657.97	\$700.35	\$871.70	\$1,065.64		\$647.52	\$832.71	\$995.69		\$1,239.05		76
77	\$368.32	\$457.11	\$532.39	\$593.73	\$728.28	\$819.72	\$572.96	\$731.68	\$870.24	\$968.97	\$1,179.92		\$710.91	\$917.60	\$1,099.88	\$1,225.58			77
78	\$396.87	\$493.54	\$575.87	\$641.81	\$786.20	\$883.84	\$609.15	\$779.41	\$928.41	\$1,032.97	\$1,255.82	\$1,406.88	\$750.38	\$970.67	\$1,165.34	\$1,297.58	\$1,576.29	\$1,762.59	78
79	\$425.52	\$529.97	\$619.34	\$690.02	\$844.13	\$947.96	\$647.64	\$830.28	\$990.46		\$1,336.57		\$792.03	\$1,026.77					79
80 81	\$454.19 \$482.72	\$566.40 \$602.71	\$662.82 \$706.30	\$738.11 \$786.20	\$901.93 \$959.86	\$1,012.08 \$1.076.20	\$688.57 \$732.04	\$884.44 \$942.13	\$1,056.65 \$1,127,20		\$1,422.55	\$1,589.28 \$1,689.11	\$835.99 \$882.39	\$1,086.16 \$1,148.94		\$1,454.61 \$1.540.10	\$1,761.49 \$1.862.16		80 81
81 82	\$482.72 \$511.38	\$602.71	\$706.30 \$749.77	\$834.42	\$959.86	\$1,076.20	\$732.04 \$778.31	\$942.13	\$1,127.20 \$1,202.38			\$1,689.11	\$882.39 \$931.45	\$1,148.94		\$1,540.10			81 82
83	\$548.91	\$687.35	\$807.70		\$1,017.73					\$1,421.09			\$985.37		\$1,557.47	\$1,729.31	\$2,085.97		83
84	\$586.55	\$735.56	\$865.50	\$963.02	\$1,173.48	\$1,312.64		\$1,137.41	\$1,365.72		\$1,825.73		\$1,042.44	\$1,364.37			\$2,210.33		84
85	\$624.09	\$783.77			\$1,251.20	\$1,398.87				\$1,612.96			\$1,102.79	\$1,445.62		\$1,944.75			85
86 87	\$661.73 \$699.25	\$831.99 \$880.20	\$981.23 \$1.039.04			\$1,484.97 \$1.571.20				\$1,718.38 \$1.830.83			\$1,166.67 \$1,234.20						86 87
87 88	\$699.25 \$734.71									\$1,830.83 \$1,911.10			\$1,234.20 \$1,283.50	\$1,622.68 \$1,687.29		\$2,187.25 \$2,275.42			87 88
89	\$770.30		\$1,144.57							\$1,994.89			\$1,334.87		\$2,031.23				89
90	\$805.75	\$1,013.18	\$1,197.39	\$1,333.05	\$1,624.74	\$1,814.92	\$1,202.38	\$1,559.78	\$1,880.13	\$2,082.33	\$2,507.01	\$2,780.49	\$1,388.30	\$1,824.27	\$2,219.20	\$2,462.44	\$2,965.08	\$3,283.98	90
91				\$1,392.07		\$1,896.17			\$1,962.47				\$1,443.81	\$1,896.90		\$2,561.66			91
92			\$1,302.93		\$1,769.87	\$1,977.40	\$1,310.34		\$2,048.33			\$3,031.88	\$1,501.49	\$1,972.55		\$2,664.76	\$3,211.97		92
		\$1,130.60		\$1,489.09		\$2,029.87			\$2,093.63 \$2,139.90		\$2,795.07 \$2,857.72	\$3,099.15	\$1,531.85 \$1,562.81	\$2,010.56 \$2,049.30		\$2,715.89 \$2,768.11	\$3,274.63 \$3,338.63		93 94
93		¢1 150 20		©1 E27 22															
93 94	\$924.15																		
93	\$924.15 \$947.84		\$1,404.70			\$2,082.33 \$2,134.79 \$2,187.25	\$1,405.06		\$2,187.25 \$2,235.59	\$2,423.94	\$2,921.84	\$3,238.08 \$3,309.85	\$1,594.38 \$1,626.57	\$2,088.77 \$2,128.96	\$2,540.41	\$2,821.29 \$2,875.46	\$3,403.84	\$3,767.92	95 96
93 94 95	\$924.15 \$947.84 \$971.52	\$1,188.29 \$1,217.07	\$1,404.70 \$1,438.58	\$1,565.25	\$1,911.47	\$2,134.79	\$1,405.06 \$1,438.22 \$1,472.10	\$1,815.53 \$1,856.21 \$1,897.74	\$2,187.25 \$2,235.59 \$2,285.14	\$2,423.94 \$2,477.86 \$2,532.99	\$2,921.84 \$2,987.30 \$3,054.22	\$3,238.08 \$3,309.85 \$3,383.19	\$1,594.38	\$2,088.77	\$2,540.41 \$2,588.74	\$2,821.29	\$3,403.84	\$3,767.92 \$3,840.42	95
93 94 95 96 97 98	\$924.15 \$947.84 \$971.52 \$995.20	\$1,188.29 \$1,217.07 \$1,245.97 \$1,274.76	\$1,404.70 \$1,438.58 \$1,472.46 \$1,506.34	\$1,565.25 \$1,603.37 \$1,641.39 \$1,679.51	\$1,911.47 \$1,958.70 \$2,005.95 \$2,053.06	\$2,134.79 \$2,187.25 \$2,239.72 \$2,292.18	\$1,405.06 \$1,438.22 \$1,472.10 \$1,506.82	\$1,815.53 \$1,856.21 \$1,897.74 \$1,940.25	\$2,187.25 \$2,235.59 \$2,285.14 \$2,335.77	\$2,423.94 \$2,477.86 \$2,532.99 \$2,589.35	\$2,921.84 \$2,987.30 \$3,054.22 \$3,122.59	\$3,238.08 \$3,309.85 \$3,383.19 \$3,458.13	\$1,594.38 \$1,626.57 \$1,659.48 \$1,693.00	\$2,088.77 \$2,128.96 \$2,169.89 \$2,211.54	\$2,540.41 \$2,588.74	\$2,821.29 \$2,875.46 \$2,930.71 \$2,987.06	\$3,403.84 \$3,470.27 \$3,538.03 \$3,607.13	\$3,767.92 \$3,840.42 \$3,914.25 \$3,989.55	95 96

ļ				N	Monthly Pren	nium per \$30	00 Monthly E					sulting in 10°	% Cumulativ	e Increase)					
Issue		-	uture Purch	asa Ontion			<u> </u>	omprehensi Aut	ve - 60 Day			1		Διι	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$3.53	\$4.32	\$4.94	\$5.46	\$6.59	\$7.38	\$5.25	\$6.48	\$7.51	\$8.47	\$10.54	\$12.08	\$9.67	\$12.00	\$14.00	\$16.04	\$20.28	\$22.99	25
26	\$3.55	\$4.35	\$4.97	\$5.49	\$6.64	\$7.44	\$5.32	\$6.58	\$7.63	\$8.61	\$10.71	\$12.29	\$9.78	\$12.14	\$14.17	\$16.24	\$20.54	\$23.29	26
27	\$3.58	\$4.38	\$5.02	\$5.53	\$6.70	\$7.50	\$5.40	\$6.68	\$7.76	\$8.76	\$10.90	\$12.50	\$9.89	\$12.29	\$14.33	\$16.43	\$20.80	\$23.58	27
28	\$3.59	\$4.40	\$5.05	\$5.58	\$6.75	\$7.56	\$5.48	\$6.79	\$7.88	\$8.90	\$11.09	\$12.71	\$10.01	\$12.43	\$14.51	\$16.63	\$21.07	\$23.89	28
29 30	\$3.61 \$3.63	\$4.43 \$4.46	\$5.08 \$5.12	\$5.62 \$5.65	\$6.80 \$6.85	\$7.62 \$7.68	\$5.57 \$5.65	\$6.90 \$7.01	\$8.00 \$8.13	\$9.04 \$9.20	\$11.28 \$11.47	\$12.93 \$13.15	\$10.13 \$10.25	\$12.57 \$12.73	\$14.69 \$14.86	\$16.84 \$17.05	\$21.33 \$21.59	\$24.20 \$24.51	29
31	\$3.65	\$4.46 \$4.49	\$5.12 \$5.15	\$5.70	\$6.85	\$7.08	\$5.74	\$7.01	\$8.13	\$9.20 \$9.35	\$11.47	\$13.15	\$10.25	\$12.73	\$15.04	\$17.05	\$21.59 \$21.87	\$24.51	30 31
32	\$3.66	\$4.51	\$5.19	\$5.74	\$6.96	\$7.74	\$5.83	\$7.12	\$8.39	\$9.50	\$11.87	\$13.60	\$10.37	\$13.04	\$15.04	\$17.47	\$22.14	\$25.15	32
33	\$3.69	\$4.54	\$5.23	\$5.78	\$7.01	\$7.87	\$5.92	\$7.34	\$8.53	\$9.66	\$12.07	\$13.83	\$10.62	\$13.19	\$15.40	\$17.68	\$22.42	\$25.47	33
34	\$3.71	\$4.57	\$5.26	\$5.82	\$7.06	\$7.92	\$6.01	\$7.45	\$8.66	\$9.81	\$12.28	\$14.07	\$10.74	\$13.34	\$15.59	\$17.90	\$22.70	\$25.80	34
35	\$3.73	\$4.60	\$5.29	\$5.86	\$7.12	\$7.99	\$6.09	\$7.57	\$8.80	\$9.98	\$12.49	\$14.31	\$10.87	\$13.51	\$15.77	\$18.12	\$22.99	\$26.13	35
36	\$3.76	\$4.65	\$5.36	\$5.94	\$7.22	\$8.10	\$6.20	\$7.71	\$8.98	\$10.18	\$12.75	\$14.61	\$11.01	\$13.68	\$15.98	\$18.37	\$23.31	\$26.50	36
37	\$3.81	\$4.71	\$5.43	\$6.02	\$7.32	\$8.22	\$6.31	\$7.85	\$9.15	\$10.38	\$13.01	\$14.92	\$11.15	\$13.87	\$16.20	\$18.62	\$23.64	\$26.87	37
38	\$3.84	\$4.76	\$5.50	\$6.09	\$7.41	\$8.33	\$6.44	\$8.01	\$9.33	\$10.59	\$13.29	\$15.22	\$11.31	\$14.06	\$16.42	\$18.88	\$23.97	\$27.26	38
39 40	\$3.88 \$3.92	\$4.82	\$5.57	\$6.17 \$6.25	\$7.51	\$8.44	\$6.56	\$8.16 \$8.32	\$9.52 \$9.70	\$10.80 \$11.02	\$13.56	\$15.54	\$11.46	\$14.25	\$16.64 \$16.86	\$19.14	\$24.31	\$27.64	39 40
41	\$3.92	\$4.86 \$4.92	\$5.63 \$5.70	\$6.33	\$7.61 \$7.72	\$8.56 \$8.67	\$6.68 \$6.80	\$8.48	\$9.70	\$11.24	\$13.85 \$14.14	\$15.86 \$16.19	\$11.62 \$11.77	\$14.43 \$14.63	\$17.09	\$19.40 \$19.67	\$24.65 \$24.99	\$28.04 \$28.44	41
42	\$3.99	\$4.97	\$5.76	\$6.40	\$7.82	\$8.79	\$6.92	\$8.65	\$10.09	\$11.47	\$14.43	\$16.53	\$11.92	\$14.83	\$17.33	\$19.94	\$25.34	\$28.84	42
43	\$4.03	\$5.03	\$5.84	\$6.48	\$7.92	\$8.90	\$7.05	\$8.81	\$10.29	\$11.70	\$14.73	\$16.87	\$12.09	\$15.03	\$17.56	\$20.22	\$25.70	\$29.25	43
44	\$4.07	\$5.08	\$5.91	\$6.57	\$8.02	\$9.01	\$7.18	\$8.98	\$10.48	\$11.95	\$15.04	\$17.23	\$12.25	\$15.22	\$17.80	\$20.49	\$26.06	\$29.67	44
45	\$4.10	\$5.14	\$5.97	\$6.64	\$8.12	\$9.13	\$7.33	\$9.15	\$10.69	\$12.19	\$15.36	\$17.58	\$12.42	\$15.43	\$18.04	\$20.77	\$26.43	\$30.11	45
46	\$4.18	\$5.24	\$6.11	\$6.79	\$8.32	\$9.35	\$7.58	\$9.48	\$11.04	\$12.53	\$15.74	\$18.03	\$12.62	\$15.68	\$18.33	\$21.11	\$26.87	\$30.61	46
47	\$4.26	\$5.35	\$6.24	\$6.94	\$8.50	\$9.57	\$7.84	\$9.82	\$11.41	\$12.88	\$16.14	\$18.49	\$12.82	\$15.93	\$18.62	\$21.45	\$27.31	\$31.12	47
48 49	\$4.32	\$5.46 \$5.56	\$6.37	\$7.10 \$7.25	\$8.70	\$9.80	\$8.12 \$8.40	\$10.18	\$11.78 \$12.17	\$13.24	\$16.54	\$18.96	\$13.01	\$16.18	\$18.92	\$21.80	\$27.76	\$31.64	48 49
49 50	\$4.40 \$4.48	\$5.56 \$5.67	\$6.50 \$6.63	\$7.25 \$7.40	\$8.90 \$9.10	\$10.02 \$10.24	\$8.40 \$8.70	\$10.54 \$10.91	\$12.17 \$12.57	\$13.62 \$14.00	\$16.96 \$17.39	\$19.45 \$19.94	\$13.22 \$13.43	\$16.43 \$16.70	\$19.23 \$19.54	\$22.15 \$22.52	\$28.23 \$28.69	\$32.16 \$32.70	49 50
51	\$4.46 \$4.55	\$5.76	\$6.77	\$7.56	\$9.10	\$10.24	\$9.01	\$11.31	\$12.57	\$14.40	\$17.83	\$20.45	\$13.43	\$16.70	\$19.84	\$22.88	\$29.16	\$33.24	51
52	\$4.62	\$5.70	\$6.90	\$7.70	\$9.48	\$10.40	\$9.33	\$11.72	\$13.42	\$14.81	\$18.28	\$20.43	\$13.85	\$17.24	\$20.16	\$23.25	\$29.65	\$33.79	52
53	\$4.70	\$5.97	\$7.03	\$7.85	\$9.68	\$10.91	\$9.66	\$12.13	\$13.86	\$15.22	\$18.74	\$21.49	\$14.07	\$17.51	\$20.48	\$23.63	\$30.14	\$34.35	53
54	\$4.77	\$6.08	\$7.16	\$8.01	\$9.87	\$11.13	\$10.00	\$12.57	\$14.32	\$15.65	\$19.22	\$22.04	\$14.29	\$17.79	\$20.81	\$24.01	\$30.64	\$34.93	54
55	\$4.84	\$6.18	\$7.29	\$8.16	\$10.07	\$11.35	\$10.34	\$13.01	\$14.81	\$16.06	\$19.73	\$22.59	\$14.51	\$18.07	\$21.14	\$24.39	\$31.15	\$35.51	55
56	\$5.31	\$6.71	\$7.87	\$8.82	\$10.91	\$12.33	\$10.84	\$13.63	\$15.50	\$16.92	\$20.92	\$23.97	\$15.11	\$18.85	\$22.09	\$25.52	\$32.65	\$37.25	56
57	\$5.78	\$7.24	\$8.43	\$9.47	\$11.76	\$13.30	\$11.35	\$14.28	\$16.23	\$17.83	\$22.19	\$25.43	\$15.74	\$19.67	\$23.08	\$26.70	\$34.22	\$39.06	57
58 59	\$6.25 \$6.72	\$7.77 \$8.29	\$9.00 \$9.57	\$10.13 \$10.79	\$12.61 \$13.45	\$14.27 \$15.25	\$11.89 \$12.46	\$14.96 \$15.68	\$16.98 \$17.79	\$18.79 \$19.80	\$23.53 \$24.95	\$26.98 \$28.62	\$16.39 \$17.07	\$20.53 \$21.42	\$24.11 \$25.19	\$27.93 \$29.23	\$35.87 \$37.60	\$40.96 \$42.97	58 59
60	\$7.18	\$8.82	\$10.14	\$10.79	\$14.30	\$16.21	\$13.06	\$16.42	\$18.62	\$20.87	\$26.46	\$30.36	\$17.07	\$22.35	\$26.32	\$30.58	\$39.41	\$45.07	60
61	\$7.66	\$9.35	\$10.70	\$12.11	\$15.15	\$17.18	\$13.68	\$17.20	\$19.50	\$21.99	\$28.05	\$32.21	\$18.51	\$23.32	\$27.50	\$32.00	\$41.32	\$47.27	61
62	\$8.12	\$9.88	\$11.28	\$12.76	\$15.99	\$18.16	\$14.34	\$18.01	\$20.43	\$23.17	\$29.77	\$34.18	\$19.28	\$24.34	\$28.74	\$33.48	\$43.30	\$49.57	62
63	\$8.98	\$10.93	\$12.47	\$14.12	\$17.71	\$20.11	\$15.38	\$19.27	\$21.99	\$24.99	\$32.03	\$36.74	\$20.68	\$26.06	\$30.75	\$35.73	\$46.05	\$52.66	63
64	\$9.82	\$11.98	\$13.67	\$15.49	\$19.43	\$22.06	\$16.49	\$20.63	\$23.67	\$26.96	\$34.47	\$39.50	\$22.18	\$27.90	\$32.88	\$38.12	\$48.97	\$55.94	64
65	\$10.68	\$13.02	\$14.87	\$16.85	\$21.14	\$24.01	\$17.68	\$22.08	\$25.49	\$29.08	\$37.10	\$42.46	\$23.78	\$29.87	\$35.17	\$40.67	\$52.09	\$59.42	65
66 67	\$11.53 \$12.39	\$14.07 \$15.11	\$16.07 \$17.27	\$18.22 \$19.58	\$22.86 \$24.57	\$25.96 \$27.91	\$18.95 \$20.31	\$23.63 \$25.30	\$27.43 \$29.52	\$31.37 \$33.86	\$39.93 \$42.97	\$45.65 \$49.07	\$25.51 \$27.37	\$31.98 \$34.25	\$37.61 \$40.22	\$43.38 \$46.28	\$55.40 \$58.92	\$63.13 \$67.07	66 67
68	\$12.39	\$17.20	\$17.27	\$22.28	\$24.57 \$27.89	\$31.63	\$20.31	\$25.30	\$29.52 \$32.58	\$37.24	\$42.97 \$47.04	\$53.61	\$27.37	\$34.25	\$40.22 \$43.97	\$46.28 \$50.39	\$58.92 \$63.81	\$72.50	68
69	\$15.74	\$19.29	\$22.11	\$24.97	\$31.19	\$35.35	\$24.61	\$30.76	\$35.95	\$40.94	\$51.49	\$58.58	\$32.53	\$40.84	\$48.07	\$54.87	\$69.11	\$78.38	69
70	\$17.42	\$21.38	\$24.53	\$27.67	\$34.50	\$39.07	\$27.09	\$33.90	\$39.67	\$45.02	\$56.36	\$64.00	\$35.46	\$44.61	\$52.55	\$59.75	\$74.87	\$84.73	70
71	\$19.11	\$23.46	\$26.95	\$30.36	\$37.80	\$42.79	\$29.82	\$37.38	\$43.77	\$49.51	\$61.70	\$69.93	\$38.67	\$48.71	\$57.44	\$65.07	\$81.09	\$91.61	71
72	\$20.79	\$25.55	\$29.37	\$33.06	\$41.11	\$46.51	\$32.82	\$41.20	\$48.30	\$54.45	\$67.53	\$76.40	\$42.14	\$53.19	\$62.80	\$70.86	\$87.85	\$99.04	72
73	\$23.80	\$29.43	\$33.94	\$38.07	\$47.12	\$53.23	\$36.36	\$45.77	\$53.79	\$60.47	\$74.70	\$84.36	\$46.27	\$58.61	\$69.37	\$78.06	\$96.37	\$108.49	73
74	\$26.83	\$33.30	\$38.51	\$43.09	\$53.14	\$59.95	\$40.26	\$50.85	\$59.91	\$67.16	\$82.63	\$93.16	\$50.80	\$64.58	\$76.63	\$85.98	\$105.72	\$118.84	74
75 76	\$29.85	\$37.17	\$43.09	\$48.11	\$59.16	\$66.67	\$44.58	\$56.51	\$66.72	\$74.58	\$91.40	\$102.87	\$55.77	\$71.17	\$84.65	\$94.70	\$115.97	\$130.19	75
76 77	\$32.87 \$35.89	\$41.04 \$44.91	\$47.66 \$52.24	\$53.13 \$58.15	\$65.19 \$71.20	\$73.39 \$80.11	\$49.38 \$54.68	\$62.79 \$69.77	\$74.29 \$82.74	\$82.83 \$91.98	\$101.10 \$111.84	\$113.61 \$125.47	\$61.23 \$67.23	\$78.43 \$86.43	\$93.50 \$103.29	\$104.31 \$114.90	\$127.23 \$139.57	\$142.60 \$156.20	76 77
78	\$38.68	\$48.49	\$56.50	\$62.87	\$76.87	\$86.38	\$58.12	\$74.29	\$88.23	\$98.01	\$111.04	\$133.29	\$70.96	\$91.42	\$103.29	\$121.65	\$147.54	\$164.89	78
79	\$41.47	\$52.06	\$60.76	\$67.57	\$82.52	\$92.65	\$61.79	\$79.10	\$94.08	\$104.43	\$126.57	\$141.59	\$74.90	\$96.70	\$115.94	\$128.80	\$155.97	\$174.06	79
80	\$44.25	\$55.64	\$65.03	\$72.29	\$88.19	\$98.92	\$65.68	\$84.23	\$100.32	\$111.28	\$134.64	\$150.41	\$79.06	\$102.29	\$122.84	\$136.37	\$164.88	\$183.76	80
81	\$47.05	\$59.21	\$69.30	\$77.00	\$93.85	\$105.18	\$69.82	\$89.68	\$106.98	\$118.57	\$143.23	\$159.79	\$83.45	\$108.21	\$130.14	\$144.39	\$174.30	\$193.99	81
82	\$49.83	\$62.79	\$73.56	\$81.72	\$99.51	\$111.45	\$74.21	\$95.49	\$114.06	\$126.34	\$152.38	\$169.74	\$88.08	\$114.47	\$137.87	\$152.87	\$184.25	\$204.78	82
83	\$53.49	\$67.53	\$79.23	\$88.02	\$107.12	\$119.88	\$78.88	\$101.63	\$121.54	\$134.56	\$162.17	\$180.48	\$93.18	\$121.28	\$146.26	\$162.11	\$195.23	\$216.80	83
84	\$57.16	\$72.27	\$84.91	\$94.31	\$114.73	\$128.30	\$83.85	\$108.16	\$129.50	\$143.33	\$172.59	\$191.88	\$98.58	\$128.49	\$155.14	\$171.91	\$206.87	\$229.53	84
85 86	\$60.82 \$64.48	\$77.00 \$81.74	\$90.59 \$96.26	\$100.62 \$106.92	\$122.33 \$129.94	\$136.72 \$145.15	\$89.13 \$94.74	\$115.12 \$122.52	\$138.00 \$147.04	\$152.67 \$162.61	\$183.68 \$195.47	\$204.02 \$216.92	\$104.29 \$110.33	\$136.14 \$144.23	\$164.57 \$174.57	\$182.30 \$193.33	\$219.20 \$232.27	\$243.00 \$257.27	85 86
87	\$68.15	\$86.47	\$101.94	\$106.92	\$129.94	\$145.15	\$94.74 \$100.71	\$122.52	\$147.04	\$173.23	\$195.47	\$216.92	\$110.33	\$144.23	\$174.57	\$205.03	\$232.27 \$246.11	\$257.27	87
88	\$71.60	\$90.83	\$107.12	\$119.00	\$144.65	\$161.51	\$100.71	\$136.07	\$163.52	\$180.80	\$200.01	\$230.83	\$121.37	\$158.90	\$192.62	\$203.03	\$256.16	\$283.50	88
89	\$75.06	\$95.18	\$112.29	\$124.77	\$151.75	\$169.46	\$109.71	\$141.98	\$170.65	\$188.69	\$226.77	\$251.43	\$126.23	\$165.22	\$200.35	\$221.87	\$266.61	\$295.11	89
90	\$78.52	\$99.53	\$117.47	\$130.56	\$158.84	\$177.40	\$114.52	\$148.14	\$178.10	\$196.94	\$236.76	\$262.53	\$131.27	\$171.80	\$208.40	\$230.80	\$277.49	\$307.19	90
91	\$81.97	\$103.88	\$122.65	\$136.33	\$165.95	\$185.33	\$119.54	\$154.56	\$185.88	\$205.56	\$247.20	\$274.11	\$136.52	\$178.64	\$216.76	\$240.10	\$288.81	\$319.76	91
92	\$85.44	\$108.24	\$127.83	\$142.12	\$173.04	\$193.27	\$124.76	\$161.26	\$193.97	\$214.54	\$258.09	\$286.20	\$141.99	\$185.76	\$225.45	\$249.77	\$300.59	\$332.85	92
93	\$87.75	\$111.07	\$131.15	\$145.85	\$177.66	\$198.41	\$127.69	\$164.86	\$198.25	\$219.30	\$263.86	\$292.52	\$144.86	\$189.33	\$229.74	\$254.56	\$306.46	\$339.25	93
94	\$90.06	\$113.91	\$134.48	\$149.57	\$182.27	\$203.53	\$130.68	\$168.53	\$202.62	\$224.16	\$269.75	\$298.99	\$147.79	\$192.97	\$234.10	\$259.45	\$312.44	\$345.77	94
95 96	\$92.37 \$94.68	\$116.74 \$119.57	\$137.81 \$141.13	\$153.30 \$157.03	\$186.89 \$191.50	\$208.66 \$213.79	\$133.75 \$136.88	\$172.28 \$176.12	\$207.09 \$211.65	\$229.12 \$234.19	\$275.78 \$281.94	\$305.60 \$312.36	\$150.77 \$153.81	\$196.68 \$200.46	\$238.56 \$243.09	\$264.43 \$269.51	\$318.55 \$324.76	\$352.43 \$359.21	95 96
96	\$96.99	\$119.57	\$141.13	\$160.75	\$191.50	\$213.79	\$136.88	\$176.12	\$211.65	\$234.19	\$281.94	\$312.36	\$156.92	\$200.46	\$243.09	\$209.51	\$324.76	\$366.12	96
98	\$99.30	\$125.24	\$147.79	\$164.48	\$200.73	\$224.05	\$143.39	\$184.06	\$221.06	\$244.68	\$294.69	\$326.35	\$160.08	\$208.24	\$252.42	\$279.97	\$337.56	\$373.18	98
99	\$101.61	\$128.07	\$151.11	\$168.21	\$205.35	\$229.17	\$146.75	\$188.17	\$225.91	\$250.11	\$301.28	\$333.58	\$163.32	\$212.25	\$257.21	\$285.35	\$344.14	\$380.36	99
		\$130.91	\$154.44	\$171.94	\$209.96	\$234.30	\$150.19	\$192.36	\$230.87	\$255.65	\$308.01	\$340.97	\$166.62	\$216.33	\$262.10	\$290.83	\$350.85	\$387.68	100-

Į.				Q	uarterly Prei	mium per \$3		Benefit Amo				sulting in 10	% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Ontion			C	omprehensi Aut	ve - 60 Day					Aut	n 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$10.38	\$12.71	\$14.52	\$16.04	\$19.37	\$21.70	\$15.42	\$19.05	\$22.09	\$24.90	\$30.99	\$35.51	\$28.42	\$35.29	\$41.17	\$47.16	\$59.63	\$67.60	25
26	\$10.45	\$12.77	\$14.62	\$16.14	\$19.54	\$21.86	\$15.65	\$19.34	\$22.44	\$25.32	\$31.50	\$36.12	\$28.75	\$35.71	\$41.66	\$47.73	\$60.38	\$68.46	26
27	\$10.52	\$12.87	\$14.75	\$16.27	\$19.69	\$22.06	\$15.88	\$19.64	\$22.80	\$25.74	\$32.05	\$36.74	\$29.07	\$36.12	\$42.14	\$48.31	\$61.16	\$69.33	27
28	\$10.54	\$12.94	\$14.84	\$16.40	\$19.86	\$22.22	\$16.10	\$19.95	\$23.16	\$26.16	\$32.60	\$37.36	\$29.43	\$36.54	\$42.66	\$48.90	\$61.93	\$70.25	28
29	\$10.60	\$13.04	\$14.94	\$16.52	\$19.99	\$22.41	\$16.37	\$20.27	\$23.51	\$26.59	\$33.15	\$38.01	\$29.79	\$36.96	\$43.18	\$49.51	\$62.71	\$71.15	29
30	\$10.67	\$13.10	\$15.04	\$16.62	\$20.15	\$22.57	\$16.62	\$20.60	\$23.90	\$27.04	\$33.73	\$38.64	\$30.14	\$37.42	\$43.69	\$50.13	\$63.48	\$72.05	30
31	\$10.74	\$13.20	\$15.14	\$16.75	\$20.31	\$22.77	\$16.89	\$20.92	\$24.29	\$27.49	\$34.31	\$39.29	\$30.49	\$37.87	\$44.21	\$50.74	\$64.30	\$73.00	31
32	\$10.77	\$13.26	\$15.27	\$16.89	\$20.47	\$22.92	\$17.14	\$21.25	\$24.67	\$27.94	\$34.89	\$39.97	\$30.86	\$38.32	\$44.73	\$51.36	\$65.10	\$73.93	32
33	\$10.84	\$13.35	\$15.37	\$16.98	\$20.60	\$23.12	\$17.40	\$21.57	\$25.07	\$28.39	\$35.48	\$40.66	\$31.21	\$38.78	\$45.28	\$51.98	\$65.91	\$74.87	33
34	\$10.90	\$13.42	\$15.46	\$17.11	\$20.76	\$23.29	\$17.66	\$21.89	\$25.45	\$28.84	\$36.09	\$41.36	\$31.56	\$39.23	\$45.83	\$52.61	\$66.75	\$75.83	34
35	\$10.97	\$13.52	\$15.55	\$17.24	\$20.92	\$23.47	\$17.92	\$22.25	\$25.87	\$29.34	\$36.71	\$42.08	\$31.96	\$39.71	\$46.38	\$53.26	\$67.60	\$76.81	35
36 37	\$11.06 \$11.19	\$13.68 \$13.84	\$15.75 \$15.97	\$17.47 \$17.69	\$21.22 \$21.51	\$23.80 \$24.16	\$18.24 \$18.57	\$22.67 \$23.09	\$26.39 \$26.91	\$29.92 \$30.53	\$37.48 \$38.26	\$42.94 \$43.86	\$32.37 \$32.79	\$40.23 \$40.78	\$46.99 \$47.64	\$54.01 \$54.75	\$68.53 \$69.50	\$77.90 \$79.00	36 37
38	\$11.19	\$14.00	\$16.17	\$17.09	\$21.80	\$24.10	\$18.92	\$23.54	\$27.42	\$31.14	\$39.07	\$44.76	\$33.24	\$41.33	\$48.28	\$55.50	\$70.47	\$80.14	38
39	\$11.42	\$14.17	\$16.37	\$18.14	\$22.09	\$24.81	\$19.27	\$23.99	\$27.97	\$31.76	\$39.88	\$45.69	\$33.69	\$41.88	\$48.93	\$56.28	\$71.47	\$81.27	39
40	\$11.52	\$14.29	\$16.56	\$18.37	\$22.37	\$25.16	\$19.64	\$24.45	\$28.52	\$32.41	\$40.71	\$46.63	\$34.16	\$42.43	\$49.58	\$57.05	\$72.48	\$82.43	40
41	\$11.64	\$14.45	\$16.75	\$18.60	\$22.70	\$25.49	\$19.99	\$24.94	\$29.07	\$33.06	\$41.56	\$47.61	\$34.61	\$43.01	\$50.26	\$57.83	\$73.48	\$83.60	41
42	\$11.74	\$14.62	\$16.95	\$18.82	\$22.99	\$25.84	\$20.34	\$25.42	\$29.66	\$33.73	\$42.43	\$48.61	\$35.06	\$43.59	\$50.94	\$58.63	\$74.51	\$84.80	42
43	\$11.84	\$14.78	\$17.17	\$19.05	\$23.29	\$26.16	\$20.74	\$25.91	\$30.24	\$34.41	\$43.31	\$49.61	\$35.54	\$44.18	\$51.61	\$59.44	\$75.55	\$85.99	43
44	\$11.97	\$14.94	\$17.37	\$19.31	\$23.57	\$26.49	\$21.12	\$26.39	\$30.82	\$35.12	\$44.21	\$50.64	\$36.03	\$44.76	\$52.33	\$60.25	\$76.62	\$87.22	44
45	\$12.07	\$15.10	\$17.56	\$19.54	\$23.87	\$26.84	\$21.54	\$26.91	\$31.44	\$35.84	\$45.14	\$51.68	\$36.51	\$45.38	\$53.04	\$61.06	\$77.72	\$88.52	45
46	\$12.29	\$15.39	\$17.95	\$19.95	\$24.45	\$27.49	\$22.29	\$27.87	\$32.47	\$36.84	\$46.28	\$53.01	\$37.09	\$46.09	\$53.88	\$62.06	\$79.00	\$90.00	46
47	\$12.52	\$15.72	\$18.34	\$20.41	\$25.00	\$28.14	\$23.06	\$28.88	\$33.54	\$37.87	\$47.44	\$54.36	\$37.68	\$46.83	\$54.75	\$63.06	\$80.30	\$91.49	47
48	\$12.71	\$16.04	\$18.72	\$20.86	\$25.59	\$28.82	\$23.87	\$29.92	\$34.64	\$38.94	\$48.64	\$55.76	\$38.26	\$47.58	\$55.63	\$64.10	\$81.63	\$93.01	48
49	\$12.94	\$16.34	\$19.12	\$21.31	\$26.16	\$29.46	\$24.71	\$30.99	\$35.77	\$40.04	\$49.86	\$57.18	\$38.87	\$48.31	\$56.53	\$65.13	\$82.98	\$94.57	49
50	\$13.17	\$16.65	\$19.50	\$21.77	\$26.74	\$30.11	\$25.59	\$32.08	\$36.96	\$41.17	\$51.13	\$58.63	\$39.49	\$49.09	\$57.43	\$66.20	\$84.35	\$96.15	50
51 52	\$13.39 \$13.59	\$16.95 \$17.27	\$19.89	\$22.22 \$22.64	\$27.29	\$30.76	\$26.49	\$33.24 \$34.44	\$38.19	\$42.33	\$52.43 \$52.75	\$60.12	\$40.11	\$49.86 \$50.68	\$58.34 \$59.28	\$67.27	\$85.73	\$97.74 \$99.35	51 52
53	\$13.59 \$13.81	\$17.27 \$17.56	\$20.27 \$20.67	\$22.64 \$23.09	\$27.87 \$28.46	\$31.44 \$32.08	\$27.42 \$28.39	\$34.44 \$35.67	\$39.46 \$40.74	\$43.53 \$44.76	\$53.75 \$55.11	\$61.64 \$63.20	\$40.71 \$41.36	\$50.68 \$51.48	\$59.28 \$60.21	\$68.37 \$69.47	\$87.15 \$88.62	\$99.35	52
54	\$14.04	\$17.89	\$21.05	\$23.54	\$29.01	\$32.73	\$29.39	\$36.96	\$42.11	\$46.02	\$56.50	\$64.81	\$42.01	\$52.29	\$61.18	\$70.60	\$90.07	\$101.60	54
55	\$14.23	\$18.17	\$21.44	\$23.99	\$29.59	\$33.37	\$30.40	\$38.26	\$43.53	\$47.21	\$58.01	\$66.43	\$42.66	\$53.13	\$62.16	\$71.70	\$91.59	\$104.39	55
56	\$15.62	\$19.72	\$23.12	\$25.94	\$32.08	\$36.26	\$31.86	\$40.07	\$45.56	\$49.74	\$61.51	\$70.47	\$44.44	\$55.43	\$64.94	\$75.03	\$95.99	\$109.51	56
57	\$16.98	\$21.29	\$24.77	\$27.84	\$34.57	\$39.09	\$33.37	\$41.98	\$47.71	\$52.43	\$65.23	\$74.77	\$46.28	\$57.83	\$67.85	\$78.49	\$100.61	\$114.84	57
58	\$18.37	\$22.84	\$26.46	\$29.79	\$37.06	\$41.94	\$34.96	\$43.98	\$49.93	\$55.24	\$69.18	\$79.33	\$48.19	\$60.35	\$70.88	\$82.12	\$105.46	\$120.44	58
59	\$19.76	\$24.39	\$28.14	\$31.72	\$39.56	\$44.83	\$36.64	\$46.09	\$52.29	\$58.21	\$73.35	\$84.15	\$50.19	\$62.96	\$74.06	\$85.93	\$110.54	\$126.32	59
60	\$21.12	\$25.94	\$29.82	\$33.67	\$42.04	\$47.67	\$38.39	\$48.28	\$54.75	\$61.35	\$77.78	\$89.25	\$52.26	\$65.71	\$77.39	\$89.90	\$115.87	\$132.50	60
61	\$22.51	\$27.49	\$31.47	\$35.61	\$44.53	\$50.51	\$40.23	\$50.58	\$57.34	\$64.65	\$82.47	\$94.69	\$54.43	\$68.56	\$80.85	\$94.07	\$121.47	\$138.96	61
62	\$23.87	\$29.04	\$33.15	\$37.51	\$47.03	\$53.39	\$42.17	\$52.94	\$60.06	\$68.11	\$87.52	\$100.49	\$56.69	\$71.57	\$84.50	\$98.44	\$127.29	\$145.73	62
63	\$26.39	\$32.14	\$36.67	\$41.53	\$52.06	\$59.11	\$45.21	\$56.66	\$64.65	\$73.48	\$94.17	\$108.02	\$60.80	\$76.62	\$90.39	\$105.04	\$135.38	\$154.81	63
64	\$28.88	\$35.22 \$38.29	\$40.19	\$45.54 \$49.54	\$57.11	\$64.85	\$48.48	\$60.64	\$69.60	\$79.27	\$101.35	\$116.14	\$65.20 \$69.92	\$82.02	\$96.67 \$103.39	\$112.06	\$143.98	\$164.45	64
65 66	\$31.41 \$33.89	\$38.29 \$41.36	\$43.73 \$47.25	\$49.54 \$53.56	\$62.16 \$67.20	\$70.60 \$76.32	\$51.98 \$55.73	\$64.91 \$69.47	\$74.93 \$80.65	\$85.50 \$92.24	\$109.09 \$117.39	\$124.83 \$134.21	\$69.92 \$75.00	\$87.80 \$94.02	\$103.39 \$110.57	\$119.56 \$127.55	\$153.13 \$162.87	\$174.70 \$185.60	65 66
67	\$36.41	\$44.44	\$50.78	\$57.56	\$72.25	\$82.05	\$59.70	\$74.38	\$86.80	\$99.54	\$117.39	\$134.21	\$80.47	\$100.71	\$118.24	\$136.06	\$173.22	\$197.18	67
68	\$41.33	\$50.58	\$57.89	\$65.49	\$81.98	\$92.98	\$65.71	\$82.02	\$95.79	\$109.47	\$138.28	\$157.63	\$87.70	\$100.71	\$129.26	\$148.15	\$173.22	\$213.16	68
69	\$46.28	\$56.73	\$65.00	\$73.41	\$91.69	\$103.94	\$72.35	\$90.42	\$105.69	\$120.37	\$151.38	\$172.22	\$95.63	\$120.08	\$141.33	\$161.32	\$203.19	\$230.43	69
70	\$51.23	\$62.87	\$72.12	\$81.33	\$101.42	\$114.87	\$79.65	\$99.67	\$116.62	\$132.36	\$165.72	\$188.16	\$104.27	\$131.14	\$154.48	\$175.67	\$220.11	\$249.12	70
71	\$56.18	\$68.98	\$79.23	\$89.25	\$111.12	\$125.81	\$87.67	\$109.89	\$128.68	\$145.56	\$181.39	\$205.59	\$113.67	\$143.20	\$168.88	\$191.29	\$238.41	\$269.32	71
72	\$61.13	\$75.13	\$86.35	\$97.19	\$120.86	\$136.73	\$96.50	\$121.11	\$142.01	\$160.08	\$198.54	\$224.60	\$123.89	\$156.37	\$184.62	\$208.33	\$258.27	\$291.19	72
73	\$69.98	\$86.52	\$99.77	\$111.93	\$138.55	\$156.50	\$106.89	\$134.56	\$158.15	\$177.77	\$219.63	\$248.02	\$136.03	\$172.30	\$203.94	\$229.48	\$283.33	\$318.97	73
74	\$78.88	\$97.89	\$113.22	\$126.68	\$156.23	\$176.25	\$118.36	\$149.51	\$176.12	\$197.44	\$242.94	\$273.89	\$149.35	\$189.87	\$225.28	\$252.77	\$310.82	\$349.40	74
75	\$87.77	\$109.27	\$126.68	\$141.46	\$173.92	\$196.01	\$131.08	\$166.13	\$196.14	\$219.26	\$268.71	\$302.45	\$163.97	\$209.24	\$248.85	\$278.41	\$340.96	\$382.75	75
76	\$96.64	\$120.66	\$140.13	\$156.20	\$191.64	\$215.78	\$145.18	\$184.60	\$218.43	\$243.52	\$297.24	\$334.00	\$180.00	\$230.58	\$274.89	\$306.68	\$374.04	\$419.25	76
77 78	\$105.52	\$132.04	\$153.58	\$170.95	\$209.34	\$235.53	\$160.77	\$205.13	\$243.27	\$270.42	\$328.80	\$368.87	\$197.66	\$254.10	\$303.68	\$337.79	\$410.33	\$459.23	77
78 79	\$113.71	\$142.56	\$166.10	\$184.82	\$226.00	\$253.97	\$170.89	\$218.43	\$259.40	\$288.15	\$349.79	\$391.86	\$208.63	\$268.77	\$321.72	\$357.64	\$433.77	\$484.78	78
79 80	\$121.92 \$130.11	\$153.07 \$163.58	\$178.65 \$191.19	\$198.66 \$212.54	\$242.62 \$259.27	\$272.40 \$290.83	\$181.65 \$193.11	\$232.56 \$247.63	\$276.61 \$294.94	\$307.03 \$327.15	\$372.11 \$395.85	\$416.28 \$442.22	\$220.20 \$232.43	\$284.31 \$300.73	\$340.87 \$361.14	\$378.66 \$400.92	\$458.55 \$484.75	\$511.75 \$540.24	79 80
81	\$130.11	\$174.09	\$203.74	\$212.54	\$259.27	\$290.83	\$205.26	\$247.63	\$294.94	\$348.59	\$395.85	\$469.77	\$232.43	\$300.73	\$382.61	\$400.92	\$484.75 \$512.42	\$540.24 \$570.32	81
82	\$138.31	\$174.09	\$203.74	\$240.25	\$275.92	\$309.23	\$205.26	\$280.74	\$335.34	\$371.43	\$421.10	\$499.04	\$245.33 \$258.95	\$336.53	\$405.35	\$449.43	\$512.42	\$602.04	82
83	\$157.27	\$198.54	\$232.95	\$258.79	\$314.93	\$352.44	\$231.91	\$298.79	\$357.32	\$395.62	\$476.78	\$530.61	\$273.96	\$356.55	\$429.99	\$476.60	\$573.97	\$637.38	83
84	\$168.04	\$212.48	\$249.63	\$277.29	\$337.30	\$377.21	\$246.53	\$318.00	\$380.74	\$421.39	\$507.42	\$564.14	\$289.83	\$377.76	\$456.13	\$505.41	\$608.19	\$674.81	84
85	\$178.81	\$226.38	\$266.32	\$295.81	\$359.66	\$401.95	\$262.05	\$338.44	\$405.70	\$448.84	\$540.01	\$599.81	\$306.61	\$400.24	\$483.84	\$535.98	\$644.44	\$714.43	85
86	\$189.57	\$240.32	\$283.01	\$314.35	\$382.03	\$426.72	\$278.54	\$360.21	\$432.29	\$478.08	\$574.68	\$637.75	\$324.37	\$424.04	\$513.24	\$568.38	\$682.86	\$756.37	86
87	\$200.34	\$254.22	\$299.70	\$332.87	\$404.38	\$451.50	\$296.08	\$383.43	\$460.61	\$509.29	\$611.55	\$678.04	\$343.12	\$449.26	\$544.45	\$602.79	\$723.58	\$800.70	87
88	\$210.50	\$267.04	\$314.93	\$349.86	\$425.27	\$474.85	\$309.05	\$400.05	\$480.73	\$531.54	\$638.52	\$707.96	\$356.84	\$467.15	\$566.30	\$627.04	\$753.10	\$833.50	88
89	\$220.69	\$279.84	\$330.13	\$366.83	\$446.13	\$498.20	\$322.56	\$417.42	\$501.72	\$554.76	\$666.69	\$739.20	\$371.11	\$485.75	\$589.04	\$652.30	\$783.83	\$867.61	89
90	\$230.85	\$292.61	\$345.36	\$383.85	\$466.99	\$521.54	\$336.69	\$435.52	\$523.62	\$579.02	\$696.09	\$771.83	\$385.95	\$505.09	\$612.68	\$678.56	\$815.80	\$903.12	90
91	\$241.00	\$305.42	\$360.59	\$400.82	\$487.88	\$544.86	\$351.44	\$454.41	\$546.48	\$604.34	\$726.78	\$805.88	\$401.37	\$525.21	\$637.26	\$705.88	\$849.09	\$940.09	91
92	\$251.19	\$318.23	\$375.83	\$417.84	\$508.74	\$568.22	\$366.80	\$474.10	\$570.28	\$630.76	\$758.79	\$841.42	\$417.45	\$546.13	\$662.81	\$734.32	\$883.72	\$978.57	92
93	\$257.97	\$326.54	\$385.59	\$428.79	\$522.32	\$583.32	\$375.41	\$484.68	\$582.87	\$644.73	\$775.74	\$860.01	\$425.89	\$556.63	\$675.42	\$748.41	\$900.99	\$997.40	93
94	\$264.77	\$334.88	\$395.36	\$439.73	\$535.88	\$598.39	\$384.20	\$495.48	\$595.71	\$659.02	\$793.08	\$879.03	\$434.49	\$567.34	\$688.26	\$762.77		\$1,016.58	94
95	\$271.56	\$343.22	\$405.15	\$450.69	\$549.46	\$613.46	\$393.22	\$506.51	\$608.83	\$673.61	\$810.80	\$898.47	\$443.26	\$578.24	\$701.36	\$777.43		\$1,036.15	95
96	\$278.36	\$351.54	\$414.92	\$461.66	\$563.00	\$628.53	\$402.44	\$517.79	\$622.26	\$688.52	\$828.91	\$918.32	\$452.21	\$589.37	\$714.68	\$792.36		\$1,056.07	96
97	\$285.14	\$359.88	\$424.72	\$472.62	\$576.59	\$643.60	\$411.88	\$529.34	\$635.93	\$703.78	\$847.44	\$938.67	\$461.33	\$600.69	\$728.27	\$807.60		\$1,076.41	97
98 99	\$291.93 \$298.73	\$368.19 \$376.53	\$434.49 \$444.26	\$483.58 \$494.54	\$590.14 \$603.72	\$658.70 \$673.77	\$421.55 \$431.45	\$541.15 \$553.21	\$649.90 \$664.17	\$719.37 \$735.32	\$866.39 \$885.76	\$959.46 \$980.72	\$470.65 \$480.15	\$612.23 \$624.00	\$742.10 \$756.21	\$823.12	\$992.42 \$1.011.76		98 99
	\$298.73	\$384.88	\$444.26 \$454.06	\$494.54 \$505.51	\$617.28	\$688.84	\$431.45 \$441.57	\$565.53	\$678.76	\$751.62		\$1,002.44	\$480.15 \$489.85	\$636.00	\$770.56		\$1,011.76		100+

					Annual Prer	mium per \$3	00 Monthly E		ount After 10				% Cumulativ	ve Increase)					
Issue			Future Purcl					Αι	uto 3% Com	pound Inflati	on				uto 5% Com				Iss
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	A
25	\$38.98	\$47.73	\$54.53	\$60.24	\$72.74	\$81.49	\$57.93	\$71.53	\$82.94	\$93.51	\$116.34	\$133.34	\$106.74	\$132.50	\$154.59	\$177.06	\$223.94	\$253.81	2
26	\$39.23	\$47.97	\$54.89	\$60.60	\$73.35	\$82.09	\$58.77	\$72.62	\$84.28	\$95.08	\$118.28	\$135.65	\$107.97	\$134.07	\$156.42	\$179.25	\$226.73	\$257.09	2
27 28	\$39.47 \$39.59	\$48.33 \$48.58	\$55.37 \$55.74	\$61.08 \$61.57	\$73.95 \$74.57	\$82.82 \$83.42	\$59.63 \$60.48	\$73.71 \$74.93	\$85.61 \$86.96	\$96.67 \$98.24	\$120.35 \$122.41	\$137.95 \$140.26	\$109.18 \$110.51	\$135.65 \$137.23	\$158.24 \$160.18	\$181.43 \$183.61	\$229.65 \$232.56	\$260.37 \$263.77	2
29	\$39.83	\$48.94	\$56.10	\$62.05	\$75.05	\$84.16	\$61.45	\$76.14	\$88.29	\$99.83	\$124.48	\$140.26	\$110.51	\$138.81	\$162.12	\$185.92	\$235.48	\$267.17	1 3
30	\$40.07	\$49.18	\$56.47	\$62.43	\$75.66	\$84.77	\$62.43	\$77.35	\$89.75	\$101.52	\$126.67	\$145.12	\$113.18	\$140.50	\$164.07	\$188.23	\$238.39	\$270.57	1
31	\$40.32	\$49.54	\$56.84	\$62.91	\$76.26	\$85.49	\$63.39	\$78.57	\$91.20	\$103.22	\$128.84	\$147.55	\$114.52	\$142.21	\$166.01	\$190.54	\$241.43	\$274.09	
32	\$40.44	\$49.79	\$57.32	\$63.39	\$76.87	\$86.10	\$64.36	\$79.78	\$92.66	\$104.93	\$131.03	\$150.10	\$115.85	\$143.90	\$167.95	\$192.85	\$244.46	\$277.61	
33	\$40.68	\$50.16	\$57.68	\$63.76	\$77.35	\$86.83	\$65.34	\$81.00	\$94.12	\$106.62	\$133.22	\$152.65	\$117.19	\$145.61	\$170.02	\$195.15	\$247.50	\$281.14	:
34	\$40.92	\$50.40	\$58.05	\$64.24	\$77.97	\$87.44	\$66.31	\$82.21	\$95.57	\$108.33	\$135.53	\$155.32	\$118.53	\$147.31	\$172.08	\$197.58	\$250.66	\$284.78	3
35	\$41.17	\$50.77	\$58.41	\$64.72	\$78.57	\$88.17	\$67.28	\$83.56	\$97.15	\$110.14	\$137.83	\$157.99	\$119.99	\$149.13	\$174.14	\$200.01	\$253.81	\$288.42	3
36 37	\$41.54 \$42.02	\$51.37 \$51.98	\$59.14 \$59.99	\$65.58 \$66.43	\$79.66 \$80.76	\$89.38 \$90.72	\$68.50 \$69.71	\$85.13 \$86.71	\$99.10 \$101.04	\$112.33 \$114.64	\$140.75 \$143.66	\$161.27 \$164.67	\$121.56 \$123.15	\$151.07 \$153.13	\$176.45 \$178.88	\$202.81 \$205.60	\$257.33 \$260.98	\$292.55 \$296.68	3
38	\$42.02	\$52.58	\$60.72	\$67.28	\$81.85	\$91.93	\$71.04	\$88.41	\$101.04	\$116.95	\$146.70	\$168.07	\$123.13	\$155.20	\$170.00	\$203.60	\$264.62	\$300.93	1
39	\$42.87	\$53.20	\$61.45	\$68.12	\$82.94	\$93.15	\$72.38	\$90.11	\$105.05	\$119.25	\$149.73	\$171.60	\$126.54	\$157.27	\$183.74	\$211.31	\$268.38	\$305.18	
40	\$43.23	\$53.68	\$62.17	\$68.98	\$84.04	\$94.48	\$73.71	\$91.81	\$107.11	\$121.68	\$152.89	\$175.12	\$128.24	\$159.32	\$186.16	\$214.23	\$272.15	\$309.55	4
41	\$43.71	\$54.29	\$62.91	\$69.83	\$85.25	\$95.70	\$75.05	\$93.63	\$109.18	\$124.11	\$156.05	\$178.76	\$129.94	\$161.51	\$188.72	\$217.14	\$275.91	\$313.92	4
42	\$44.09	\$54.89	\$63.64	\$70.68	\$86.34	\$97.03	\$76.38	\$95.45	\$111.36	\$126.67	\$159.32	\$182.52	\$131.64	\$163.70	\$191.27	\$220.18	\$279.80	\$318.42	4
43	\$44.45	\$55.50	\$64.48	\$71.53	\$87.44	\$98.24	\$77.85	\$97.27	\$113.54	\$129.22	\$162.61	\$186.29	\$133.46	\$165.89	\$193.82	\$223.21	\$283.68	\$322.91	4
44 45	\$44.94 \$45.30	\$56.10 \$56.72	\$65.21 \$65.95	\$72.50 \$73.35	\$88.53 \$89.63	\$99.46 \$100.79	\$79.30 \$80.88	\$99.10 \$101.04	\$115.73 \$118.04	\$131.88 \$134.55	\$166.01 \$169.53	\$190.18 \$194.06	\$135.29 \$137.10	\$168.07 \$170.38	\$196.49 \$199.17	\$226.25 \$229.28	\$287.69 \$291.82	\$327.53 \$332.38	4
45 46	\$45.30 \$46.15	\$56.72 \$57.81	\$65.95 \$67.40	\$73.35 \$74.93	\$89.63	\$100.79 \$103.22	\$80.88 \$83.68	\$101.04 \$104.68	\$118.04 \$121.92	\$134.55 \$138.33	\$169.53 \$173.78	\$194.06 \$199.05	\$137.10 \$139.29	\$170.38 \$173.05	\$199.17 \$202.32	\$229.28	\$291.82 \$296.68	\$332.38 \$337.96	2
47	\$46.13	\$59.02	\$68.86	\$76.63	\$93.87	\$105.22	\$86.59	\$104.66	\$125.93	\$142.21	\$173.76	\$204.14	\$139.29	\$175.85	\$202.32	\$236.81	\$301.53	\$343.55	2
48	\$47.73	\$60.24	\$70.31	\$78.33	\$96.06	\$108.21	\$89.63	\$112.33	\$130.06	\$146.21	\$182.64	\$209.36	\$143.66	\$178.64	\$208.88	\$240.69	\$306.52	\$349.26	4
49	\$48.58	\$61.33	\$71.78	\$80.03	\$98.24	\$110.63	\$92.79	\$116.34	\$134.31	\$150.35	\$187.26	\$214.71	\$145.97	\$181.43	\$212.28	\$244.59	\$311.62	\$355.09	4
50	\$49.42	\$62.55	\$73.23	\$81.73	\$100.43	\$113.06	\$96.06	\$120.47	\$138.81	\$154.59	\$191.99	\$220.18	\$148.28	\$184.35	\$215.68	\$248.59	\$316.71	\$361.04	
51	\$50.28	\$63.64	\$74.69	\$83.42	\$102.50	\$115.49	\$99.46	\$124.84	\$143.42	\$158.96	\$196.86	\$225.75	\$150.59	\$187.26	\$219.08	\$252.59	\$321.94	\$366.99	
52	\$51.01	\$64.85	\$76.14 \$77.61	\$85.01 \$86.71	\$104.68	\$118.04	\$102.98	\$129.34	\$148.16 \$153.01	\$163.46	\$201.83	\$231.46	\$152.89	\$190.30	\$222.60	\$256.73 \$260.85	\$327.28	\$373.07	
53 54	\$51.85 \$52.70	\$65.95 \$67.16	\$77.61	\$88.41	\$106.87 \$108.93	\$120.47 \$122.89	\$106.62 \$110.39	\$133.95 \$138.81	\$158.11	\$168.07 \$172.81	\$206.93 \$212.16	\$237.29 \$243.36	\$155.32 \$157.75	\$193.34 \$196.37	\$226.12 \$229.77	\$265.10	\$332.75 \$338.21	\$379.26 \$385.57	
55	\$52.70	\$68.24	\$80.52	\$90.11	\$111.12	\$125.32	\$114.16	\$143.66	\$163.46	\$177.30	\$217.87	\$249.44	\$160.18	\$190.37	\$233.41	\$269.24	\$343.92	\$392.01	
56	\$58.65	\$74.07	\$86.83	\$97.39	\$120.47	\$136.14	\$119.61	\$150.47	\$171.11	\$186.78	\$230.98	\$264.62	\$166.86	\$208.15	\$243.85	\$281.74	\$360.44	\$411.19	,
57	\$63.76	\$79.90	\$93.03	\$104.56	\$129.82	\$146.82	\$125.32	\$157.63	\$179.12	\$196.86	\$244.95	\$280.76	\$173.78	\$217.14	\$254.78	\$294.73	\$377.80	\$431.23	1
58	\$68.98	\$85.73	\$99.34	\$111.85	\$139.17	\$157.51	\$131.27	\$165.15	\$187.51	\$207.42	\$259.77	\$297.89	\$180.95	\$226.61	\$266.20	\$308.34	\$396.01	\$452.24	
59	\$74.20	\$91.56	\$105.66	\$119.13	\$148.52	\$168.31	\$137.59	\$173.05	\$196.37	\$218.59	\$275.43	\$315.99	\$188.47	\$236.45	\$278.10	\$322.66	\$415.09	\$474.34	
60	\$79.30	\$97.39	\$111.97	\$126.42	\$157.87	\$179.00	\$144.14	\$181.31	\$205.60	\$230.37	\$292.06	\$335.17	\$196.25	\$246.76	\$290.61	\$337.60	\$435.12	\$497.54	6
61	\$84.52	\$103.22	\$118.16	\$133.71	\$167.22	\$189.68	\$151.07	\$189.94	\$215.31	\$242.76	\$309.67	\$355.58	\$204.38	\$257.46	\$303.60	\$353.27	\$456.13	\$521.83	6
62 63	\$89.63 \$99.10	\$109.05 \$120.71	\$124.48 \$137.71	\$140.87 \$155.93	\$176.57 \$195.51	\$200.50 \$221.99	\$158.36 \$169.77	\$198.79 \$212.76	\$225.51 \$242.76	\$255.75 \$275.91	\$328.61 \$353.63	\$377.31 \$405.61	\$212.88 \$228.31	\$268.75 \$287.69	\$317.33 \$339.43	\$369.67 \$394.44	\$477.98 \$508.34	\$547.21 \$581.33	6
64	\$108.45	\$132.25	\$150.95	\$170.98	\$214.47	\$243.49	\$182.04	\$227.70	\$261.34	\$297.65	\$380.59	\$436.10	\$244.83	\$307.97	\$362.99	\$420.79	\$540.65	\$617.52	ĺ
65	\$117.92	\$143.78	\$164.19	\$186.04	\$233.41	\$265.10	\$195.15	\$243.73	\$281.38	\$321.09	\$409.62	\$468.75	\$262.55	\$329.71	\$388.25	\$448.97	\$575.01	\$656.02	6
66	\$127.27	\$155.32	\$177.42	\$201.10	\$252.35	\$286.59	\$209.24	\$260.85	\$302.87	\$346.35	\$440.83	\$503.98	\$281.62	\$353.02	\$415.21	\$478.96	\$611.57	\$696.95	6
67	\$136.74	\$166.86	\$190.66	\$216.16	\$271.29	\$308.09	\$224.18	\$279.31	\$325.94	\$373.79	\$474.34	\$541.74	\$302.15	\$378.17	\$443.98	\$510.90	\$650.43	\$740.42	6
68	\$155.20	\$189.94	\$217.38	\$245.92	\$307.85	\$349.14	\$246.76	\$307.97	\$359.70	\$411.07	\$519.28	\$591.90	\$329.34	\$412.90	\$485.40	\$556.31	\$704.47	\$800.42	6
69 70	\$173.78 \$192.36	\$213.00 \$236.08	\$244.09 \$270.81	\$275.67 \$305.43	\$344.28 \$380.83	\$390.31 \$431.35	\$271.66 \$299.11	\$339.55 \$374.28	\$396.87 \$437.91	\$452.00 \$497.06	\$568.46 \$622.26	\$646.67 \$706.54	\$359.10 \$391.52	\$450.91 \$492.44	\$530.70 \$580.12	\$605.75 \$659.66	\$763.00 \$826.52	\$865.26 \$935.45	6
70	\$210.94	\$259.03	\$270.81	\$305.43	\$417.26	\$431.35	\$299.11	\$374.28 \$412.65	\$483.21	\$546.60	\$681.15	\$771.99	\$426.87	\$492.44 \$537.74	\$634.16	\$718.32		\$1,011.35	7
72	\$229.53	\$282.11	\$324.25	\$364.93	\$453.82	\$513.45	\$362.37	\$454.80	\$533.25	\$601.13	\$745.53	\$843.40	\$465.23	\$587.16	\$693.30	\$782.32		\$1,011.33	7
73	\$262.80	\$324.85	\$374.64	\$420.30	\$520.25	\$587.65	\$401.36	\$505.31	\$593.85	\$667.56	\$824.70	\$931.33	\$510.77	\$647.03	\$765.80	\$861.74	\$1,063.93		7
74	\$296.20	\$367.60	\$425.16	\$475.68	\$586.67	\$661.85	\$444.47	\$561.42	\$661.36	\$741.39	\$912.25	\$1,028.48	\$560.81	\$712.98	\$845.96	\$949.18	\$1,167.16	\$1,312.04	7
75	\$329.59	\$410.34	\$475.68	\$531.18	\$653.10	\$736.04	\$492.20	\$623.83	\$736.54	\$823.36	\$1,009.04		\$615.70	\$785.72					7
76	\$362.87	\$453.09	\$526.20	\$586.55	\$719.65	\$810.25	\$545.15	\$693.18	\$820.20	\$914.44	\$1,116.16	\$1,254.23	\$675.94	\$865.87	\$1,032.24	\$1,151.61	\$1,404.58		7
77 78	\$396.26 \$426.99	\$495.84 \$535.30	\$576.72 \$623.71	\$641.93 \$694.03	\$786.08 \$848.63	\$884.44 \$953.67	\$603.68 \$641.69	\$770.30 \$820.20	\$913.47 \$974.07	\$1,015.48 \$1.082.03		\$1,385.14 \$1,471.49	\$742.24 \$783.41	\$954.15 \$1.009.28	\$1,140.33 \$1,208.09	\$1,268.44 \$1.343.00	\$1,540.84 \$1.628.88		7
78 79	\$426.99 \$457.83	\$535.30 \$574.77	\$623.71 \$670.84	\$694.03		\$953.67	\$641.69 \$682.13	\$820.20 \$873.28	\$974.07		\$1,313.50 \$1,397.29	\$1,471.49	\$783.41 \$826.88	\$1,009.28 \$1,067.58	\$1,208.09				7
80	\$488.55	\$614.24	\$717.95	\$798.11		\$1,022.09	\$725.12	\$929.86	\$1,030.00	\$1,152.95	\$1,486.43		\$872.78	\$1,007.56					É
81	\$519.40	\$653.71	\$765.07	\$850.08	\$1,036.12		\$770.78	\$990.10	\$1,181.00		\$1,581.27		\$921.24	\$1,194.60		\$1,594.02			٤
82	\$550.12	\$693.18	\$812.06	\$902.18		\$1,230.43	\$819.24	\$1,054.22	\$1,259.21	\$1,394.73	\$1,682.31	\$1,873.94	\$972.37	\$1,263.70	\$1,522.13	\$1,687.65			8
83	\$590.57	\$745.53	\$874.73	\$971.76		\$1,323.45	\$870.85			\$1,485.57			\$1,028.72		\$1,614.67	\$1,789.66			8
84	\$631.00	\$797.86				\$1,416.48				\$1,582.36			\$1,088.34	\$1,418.54		\$1,897.86	\$2,283.80		8
85	\$671.44	\$850.08		\$1,110.81		\$1,509.38		\$1,270.87				\$2,252.35	\$1,151.37	\$1,502.94					
86 87	\$711.88 \$752.32				\$1,434.58 \$1.518.48				\$1,623.29 \$1,729.67				\$1,218.04 \$1,288.47		\$1,927.26 \$2.044.44				8
88	\$752.32 \$790.45	\$954.64	\$1,125.39 \$1.182.59	\$1,249.99 \$1.313.74		\$1,695.42 \$1,783.10	\$1,111.78 \$1,160.48	\$1,439.79 \$1,502.22		\$1,912.44 \$1,995.98	\$2,296.43	\$2,546.12	\$1,288.47 \$1,339.97	\$1,687.05	\$2,044.44	\$2,263.53 \$2,354.61	\$2,717.10		1 8
89	\$828.71					\$1,763.10	\$1,100.46				\$2,597.71	\$2,775.75	\$1,393.52		\$2,120.55	\$2,334.61	\$2,943.34		8
90						\$1,958.46	\$1,264.31		\$1,966.24				\$1,449.26	\$1,896.65			\$3,063.45		
91		\$1,146.88			\$1,832.04	\$2,046.02	\$1,319.69	\$1,706.35			\$2,729.12	\$3,026.17	\$1,507.19	\$1,972.19	\$2,392.97	\$2,650.67		\$3,530.14	9
92	\$943.23	\$1,194.97	\$1,411.26	\$1,569.01	\$1,910.37	\$2,133.70	\$1,377.38	\$1,780.31	\$2,141.47	\$2,368.56	\$2,849.35	\$3,159.63	\$1,567.54	\$2,050.75	\$2,488.92	\$2,757.41	\$3,318.47	\$3,674.65	9
93						\$2,190.41	\$1,409.67		\$2,188.71			\$3,229.46	\$1,599.25	\$2,090.22	\$2,536.27	\$2,810.37	\$3,383.31		!
94						\$2,247.00	\$1,442.71	\$1,860.58					\$1,631.54		\$2,584.48	\$2,864.28			
95	\$1,019.73				\$2,063.27		\$1,476.59	\$1,901.99				\$3,373.84	\$1,664.45						9
96 97			\$1,558.07 \$1,594.87		\$2,114.15 \$2,165.15			\$1,944.37 \$1,987.73		\$2,585.46 \$2,642.77			\$1,698.09 \$1,732.35		\$2,683.70 \$2,734.71	\$2,975.40 \$3,032.60	\$3,585.40 \$3,655.34		
98			\$1,631.54						\$2,388.00		\$3,182.21		\$1,767.32				\$3,726.62		3
99					\$2,267.05				\$2,494.01						\$2,839.63				Š
				\$1,898.23		\$2,586.67		\$2,123.62			\$3,400.44		\$1,839.45						10

				ı	Monthly Pren	nium per \$30	00 Monthly E	Benefit Amou			ncrease (Re	sulting in 10	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option				Aut	Facility - 60 to 3% Comp		n	1		Aut	o 5% Comp	ound Inflatio	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$2.21 \$2.22	\$2.82 \$2.83	\$3.31 \$3.33	\$3.72 \$3.74	\$4.54 \$4.58	\$5.10 \$5.15	\$3.38 \$3.43	\$4.36 \$4.42	\$5.18 \$5.27	\$5.94 \$6.04	\$7.46 \$7.59	\$8.47 \$8.62	\$6.78 \$6.85	\$8.84 \$8.95	\$10.63 \$10.76	\$12.36 \$12.52	\$15.82 \$16.02	\$18.00 \$18.23	25 26
27	\$2.23	\$2.85	\$3.36	\$3.77	\$4.62	\$5.19	\$3.49	\$4.50	\$5.36	\$6.14	\$7.72	\$8.78	\$6.93	\$9.06	\$10.89	\$12.67	\$16.21	\$18.46	27
28 29	\$2.24 \$2.26	\$2.87 \$2.88	\$3.38 \$3.41	\$3.80 \$3.83	\$4.65 \$4.69	\$5.23 \$5.27	\$3.54 \$3.60	\$4.58 \$4.65	\$5.45 \$5.53	\$6.25 \$6.36	\$7.87 \$8.01	\$8.93 \$9.10	\$7.01 \$7.08	\$9.17 \$9.28	\$11.02 \$11.15	\$12.83 \$12.98	\$16.42 \$16.63	\$18.70 \$18.94	28 29
30	\$2.27	\$2.90	\$3.43	\$3.85	\$4.73	\$5.31	\$3.65	\$4.73	\$5.62	\$6.47	\$8.15	\$9.26	\$7.17	\$9.39	\$11.29	\$13.13	\$16.84	\$19.18	30
31	\$2.29	\$2.93	\$3.45	\$3.88	\$4.76	\$5.36	\$3.71	\$4.81	\$5.72	\$6.58	\$8.29	\$9.43	\$7.26	\$9.50	\$11.42	\$13.30	\$17.05	\$19.44	31
32 33	\$2.30 \$2.31	\$2.94 \$2.96	\$3.48 \$3.50	\$3.91 \$3.94	\$4.80 \$4.83	\$5.40 \$5.45	\$3.76 \$3.82	\$4.88 \$4.96	\$5.82 \$5.92	\$6.69 \$6.80	\$8.44 \$8.59	\$9.59 \$9.77	\$7.35 \$7.44	\$9.61 \$9.72	\$11.55 \$11.69	\$13.46 \$13.63	\$17.27 \$17.49	\$19.69 \$19.94	32 33
34	\$2.32	\$2.98	\$3.52	\$3.96	\$4.87	\$5.48	\$3.87	\$5.04	\$6.02	\$6.92	\$8.75	\$9.94	\$7.52	\$9.85	\$11.84	\$13.79	\$17.71	\$20.20	34
35 36	\$2.33 \$2.35	\$2.99 \$3.03	\$3.55 \$3.60	\$3.99 \$4.05	\$4.91 \$4.97	\$5.52 \$5.60	\$3.95 \$4.04	\$5.13 \$5.23	\$6.12 \$6.24	\$7.04 \$7.18	\$8.90 \$9.09	\$10.13 \$10.35	\$7.61 \$7.71	\$9.96 \$10.09	\$11.97 \$12.13	\$13.96 \$14.15	\$17.93 \$18.18	\$20.46 \$20.76	35 36
37	\$2.38	\$3.07	\$3.64	\$4.09	\$5.05	\$5.69	\$4.13	\$5.32	\$6.37	\$7.34	\$9.28	\$10.57	\$7.81	\$10.22	\$12.30	\$14.34	\$18.44	\$21.05	37
38 39	\$2.40 \$2.43	\$3.10 \$3.14	\$3.69	\$4.15 \$4.20	\$5.12 \$5.18	\$5.76	\$4.21 \$4.30	\$5.42 \$5.52	\$6.50	\$7.49 \$7.65	\$9.48 \$9.68	\$10.80	\$7.91 \$8.02	\$10.35	\$12.46	\$14.54	\$18.70	\$21.35	38 39
40	\$2.43 \$2.45	\$3.14	\$3.73 \$3.77	\$4.20 \$4.26	\$5.18 \$5.25	\$5.84 \$5.92	\$4.30 \$4.39	\$5.63	\$6.63 \$6.77	\$7.80	\$9.89	\$11.03 \$11.28	\$8.02	\$10.49 \$10.64	\$12.63 \$12.79	\$14.74 \$14.94	\$18.96 \$19.23	\$21.66 \$21.97	39 40
41	\$2.48	\$3.20	\$3.82	\$4.31	\$5.32	\$6.00	\$4.49	\$5.74	\$6.91	\$7.96	\$10.10	\$11.52	\$8.24	\$10.78	\$12.97	\$15.15	\$19.50	\$22.29	41
42 43	\$2.50 \$2.52	\$3.25 \$3.28	\$3.86 \$3.92	\$4.37 \$4.41	\$5.39 \$5.46	\$6.08 \$6.16	\$4.59 \$4.69	\$5.85 \$5.96	\$7.05 \$7.19	\$8.13 \$8.29	\$10.32 \$10.54	\$11.77 \$12.02	\$8.35 \$8.46	\$10.92 \$11.07	\$13.15 \$13.32	\$15.36 \$15.57	\$19.78 \$20.05	\$22.61 \$22.92	42 43
44	\$2.54	\$3.31	\$3.96	\$4.47	\$5.52	\$6.24	\$4.79	\$6.07	\$7.34	\$8.47	\$10.77	\$12.29	\$8.57	\$11.21	\$13.50	\$15.77	\$20.34	\$23.25	44
45 46	\$2.57 \$2.62	\$3.34 \$3.41	\$4.00 \$4.09	\$4.52 \$4.63	\$5.60 \$5.73	\$6.31 \$6.47	\$4.88 \$5.14	\$6.19 \$6.51	\$7.48 \$7.82	\$8.65 \$8.98	\$11.00 \$11.29	\$12.55 \$12.88	\$8.69 \$8.82	\$11.37 \$11.55	\$13.68 \$13.90	\$16.01 \$16.27	\$20.63 \$20.97	\$23.58 \$23.98	45 46
46 47	\$2.62 \$2.66	\$3.41 \$3.49	\$4.09 \$4.18	\$4.63 \$4.73	\$5.73 \$5.86	\$6.47	\$5.14 \$5.40	\$6.51 \$6.84	\$7.82 \$8.17	\$8.98 \$9.33	\$11.29 \$11.57	\$12.88 \$13.21	\$8.82 \$8.97	\$11.55 \$11.74	\$13.90 \$14.12	\$16.27 \$16.53	\$20.97 \$21.32	\$23.98 \$24.38	46 47
48	\$2.71	\$3.55	\$4.27	\$4.83	\$6.00	\$6.78	\$5.68	\$7.19	\$8.55	\$9.69	\$11.87	\$13.55	\$9.11	\$11.92	\$14.36	\$16.80	\$21.67	\$24.78	48
49 50	\$2.75 \$2.81	\$3.62 \$3.69	\$4.36 \$4.44	\$4.94 \$5.04	\$6.14 \$6.27	\$6.93 \$7.08	\$5.96 \$6.27	\$7.56 \$7.94	\$8.93 \$9.34	\$10.07 \$10.45	\$12.18 \$12.49	\$13.90 \$14.27	\$9.25 \$9.39	\$12.11 \$12.31	\$14.59 \$14.82	\$17.07 \$17.35	\$22.03 \$22.40	\$25.19 \$25.61	49 50
51	\$2.85	\$3.75	\$4.53	\$5.15	\$6.40	\$7.24	\$6.59	\$8.35	\$9.76	\$10.86	\$12.80	\$14.64	\$9.54	\$12.51	\$15.06	\$17.62	\$22.77	\$26.04	51
52 53	\$2.89 \$2.94	\$3.83 \$3.89	\$4.62 \$4.71	\$5.25 \$5.35	\$6.53 \$6.68	\$7.39 \$7.55	\$6.92 \$7.27	\$8.78 \$9.23	\$10.20 \$10.66	\$11.28 \$11.72	\$13.13 \$13.48	\$15.02 \$15.40	\$9.69 \$9.85	\$12.71 \$12.90	\$15.30 \$15.54	\$17.91 \$18.19	\$23.14 \$23.53	\$26.47 \$26.91	52 53
54	\$2.98	\$3.96	\$4.80	\$5.46	\$6.81	\$7.70	\$7.65	\$9.70	\$11.14	\$12.17	\$13.40	\$15.40	\$10.00	\$13.11	\$15.80	\$18.49	\$23.91	\$27.36	54
55	\$3.03	\$4.03	\$4.88	\$5.56	\$6.94	\$7.85	\$8.02	\$10.18	\$11.64	\$12.65	\$14.17	\$16.20	\$10.16	\$13.32	\$16.04	\$18.79	\$24.31	\$27.81	55
56 57	\$3.32 \$3.62	\$4.38 \$4.72	\$5.27 \$5.65	\$6.01 \$6.46	\$7.52 \$8.11	\$8.54 \$9.21	\$8.42 \$8.83	\$10.68 \$11.21	\$12.21 \$12.80	\$13.26 \$13.89	\$15.04 \$15.96	\$17.20 \$18.26	\$10.58 \$11.02	\$13.90 \$14.51	\$16.75 \$17.50	\$19.66 \$20.57	\$25.48 \$26.70	\$29.16 \$30.58	56 57
58	\$3.91	\$5.06	\$6.03	\$6.90	\$8.69	\$9.88	\$9.27	\$11.76	\$13.43	\$14.56	\$16.94	\$19.38	\$11.47	\$15.14	\$18.28	\$21.53	\$27.98	\$32.08	58
59 60	\$4.20 \$4.50	\$5.40 \$5.75	\$6.41 \$6.80	\$7.35 \$7.80	\$9.27 \$9.87	\$10.55 \$11.22	\$9.74 \$10.22	\$12.34 \$12.95	\$14.08 \$14.76	\$15.27 \$16.01	\$17.97 \$19.07	\$20.57 \$21.84	\$11.95 \$12.44	\$15.80 \$16.48	\$19.11 \$19.97	\$22.53 \$23.57	\$29.33 \$30.73	\$33.64 \$35.28	59 60
61	\$4.79	\$6.09	\$7.17	\$8.25	\$10.45	\$11.89	\$10.73	\$13.59	\$15.48	\$16.78	\$20.24	\$23.18	\$12.96	\$17.19	\$20.86	\$24.66	\$32.21	\$37.00	61
62 63	\$5.08 \$5.61	\$6.44 \$7.12	\$7.56 \$8.36	\$8.69 \$9.63	\$11.03 \$12.21	\$12.56 \$13.92	\$11.25 \$11.88	\$14.25 \$15.04	\$16.24 \$17.14	\$17.59 \$18.56	\$21.46 \$23.12	\$24.61 \$26.49	\$13.50 \$14.48	\$17.94 \$19.21	\$21.80 \$23.32	\$25.80 \$27.52	\$33.78 \$35.93	\$38.82 \$41.24	62 63
64	\$6.15	\$7.80	\$9.16	\$10.55	\$13.40	\$15.27	\$12.54	\$15.87	\$18.08	\$19.58	\$24.90	\$28.51	\$15.52	\$20.56	\$24.94	\$29.36	\$38.20	\$43.81	64
65 66	\$6.68 \$7.22	\$8.48 \$9.16	\$9.97 \$10.77	\$11.47 \$12.41	\$14.58 \$15.76	\$16.61 \$17.96	\$13.24 \$13.98	\$16.75 \$17.69	\$19.09 \$20.14	\$20.66 \$21.79	\$26.83 \$28.90	\$30.69 \$33.03	\$16.64 \$17.85	\$22.01 \$23.56	\$26.66 \$28.51	\$31.32 \$33.41	\$40.63 \$43.22	\$46.54 \$49.45	65 66
67	\$7.74	\$9.16	\$10.77	\$13.33	\$16.95	\$17.90	\$13.96	\$18.68	\$20.14	\$22.98	\$31.12	\$35.54	\$17.05	\$25.25	\$30.50	\$35.65	\$45.22 \$45.96	\$52.53	67
68	\$8.80	\$11.21	\$13.20	\$15.17	\$19.23	\$21.89	\$15.92	\$20.30	\$23.38	\$25.56	\$34.10	\$38.89	\$20.88	\$27.57	\$33.34	\$38.82	\$49.79	\$56.78	68
69 70	\$9.85 \$10.90	\$12.56 \$13.93	\$14.82 \$16.43	\$17.01 \$18.84	\$21.51 \$23.78	\$24.46 \$27.04	\$17.15 \$18.47	\$22.06 \$23.97	\$25.71 \$28.27	\$28.44 \$31.64	\$37.37 \$40.95	\$42.55 \$46.55	\$22.76 \$24.82	\$30.10 \$32.87	\$36.45 \$39.85	\$42.27 \$46.04	\$53.93 \$58.42	\$61.39 \$66.37	69 70
71	\$11.96	\$15.29	\$18.06	\$20.68	\$26.06	\$29.61	\$19.89	\$26.05	\$31.09	\$35.20	\$44.88	\$50.94	\$27.05	\$35.89	\$43.57	\$50.13	\$63.28	\$71.76	71
72 73	\$13.00 \$14.89	\$16.64 \$19.17	\$19.68 \$22.75	\$22.51 \$25.93	\$28.34 \$32.49	\$32.19 \$36.84	\$21.42 \$23.73	\$28.30 \$31.47	\$34.18 \$38.10	\$39.16 \$43.54	\$49.19 \$54.49	\$55.74 \$61.66	\$29.49 \$32.38	\$39.19 \$43.19	\$47.63 \$52.61	\$54.59 \$60.14	\$68.53 \$75.19	\$77.58 \$84.99	72 73
74	\$16.79	\$21.69	\$25.81	\$29.35	\$36.64	\$41.48	\$26.28	\$35.00	\$42.48	\$48.41	\$60.36	\$68.20	\$35.55	\$47.60	\$58.12	\$66.24	\$82.48	\$93.09	74
75 76	\$18.68 \$20.56	\$24.21 \$26.73	\$28.88	\$32.77 \$36.18	\$40.79 \$44.94	\$46.13 \$50.79	\$29.11 \$32.24	\$38.93 \$43.30	\$47.37 \$52.81	\$53.82 \$59.84	\$66.86 \$74.05	\$75.44	\$39.04 \$42.87	\$52.45 \$57.79	\$64.21 \$70.93	\$72.96 \$80.37	\$90.49 \$99.26	\$101.98 \$111.72	75 76
76	\$20.56	\$26.73	\$31.94 \$35.00	\$39.60	\$49.09	\$55.44	\$32.24 \$35.71	\$43.30 \$48.14	\$58.87	\$59.84 \$66.55	\$82.03	\$83.45 \$92.29	\$42.87 \$47.06	\$63.70	\$70.93 \$78.35	\$80.37	\$99.26 \$108.90	\$111.72	76
78	\$24.20	\$31.58	\$37.86	\$42.81	\$53.00	\$59.77	\$37.95	\$51.29	\$62.83	\$70.98	\$87.37	\$98.18	\$49.68	\$67.39	\$83.02	\$93.74	\$115.13	\$129.20	78
79 80	\$25.94 \$27.69	\$33.91 \$36.25	\$40.72 \$43.58	\$46.02 \$49.24	\$56.90 \$60.80	\$64.11 \$68.45	\$40.34 \$42.88	\$54.66 \$58.25	\$67.07 \$71.58	\$75.71 \$80.76	\$93.06 \$99.12	\$104.43 \$111.10	\$52.44 \$55.35	\$71.29 \$75.42	\$87.96 \$93.19	\$99.25 \$105.09	\$121.72 \$128.68	\$136.39 \$143.99	79 80
81	\$29.44	\$38.58	\$46.44	\$52.45	\$64.70	\$72.79	\$45.57	\$62.06	\$76.40	\$86.15	\$105.58	\$118.18	\$58.43	\$79.78	\$98.74	\$111.28	\$136.04	\$152.01	81
82 83	\$31.17 \$33.46	\$40.90 \$43.99	\$49.29 \$53.10	\$55.65 \$59.95	\$68.61 \$73.85	\$77.12 \$82.95	\$48.43 \$51.49	\$66.12 \$70.43	\$81.54 \$86.99	\$91.91 \$98.02	\$112.45 \$119.83	\$125.73 \$133.87	\$61.68 \$65.25	\$84.40 \$89.43	\$104.61 \$110.98	\$117.82 \$124.96	\$143.81 \$152.39	\$160.49 \$169.93	82 83
84	\$35.76	\$47.07	\$56.90	\$64.24	\$79.10	\$88.78	\$54.74	\$75.03	\$92.80	\$104.54	\$127.70	\$142.54	\$69.04	\$94.75	\$117.73	\$132.53	\$161.49	\$179.92	84
85 86	\$38.05 \$40.34	\$50.16	\$60.71	\$68.53	\$84.35	\$94.61	\$58.19	\$79.93	\$98.99 \$105.60	\$111.50	\$136.08 \$145.01	\$151.77	\$73.04	\$100.40 \$106.37	\$124.89 \$132.50	\$140.56 \$140.07	\$171.13	\$190.49 \$201.69	85 86
87	\$40.34 \$42.64	\$53.24 \$56.33	\$64.50 \$68.31	\$72.82 \$77.11	\$89.60 \$94.83	\$100.44 \$106.27	\$61.85 \$65.75	\$85.14 \$90.71	\$105.60	\$118.91 \$126.82	\$145.01 \$154.56	\$161.60 \$172.08	\$77.28 \$81.74	\$106.37	\$132.50	\$149.07 \$158.08	\$181.35 \$192.17	\$201.69	87
88	\$44.79	\$59.16	\$71.79	\$81.05	\$99.73	\$111.76	\$68.62	\$94.72	\$117.69	\$132.51	\$161.57	\$179.91	\$85.01	\$117.19	\$146.20	\$164.46	\$200.02	\$222.29	88
89 90	\$46.96 \$49.13	\$62.00 \$64.83	\$75.25 \$78.73	\$84.99 \$88.91	\$104.62 \$109.52	\$117.26 \$122.75	\$71.62 \$74.75	\$98.91 \$103.28	\$122.95 \$128.44	\$138.45 \$144.66	\$168.89 \$176.55	\$188.08 \$196.63	\$88.41 \$91.95	\$121.87 \$126.73	\$152.08 \$158.18	\$171.09 \$177.99	\$208.20 \$216.71	\$231.41 \$240.90	89 90
91	\$51.28	\$67.67	\$82.19	\$92.85	\$114.41	\$128.25	\$78.01	\$107.84	\$134.18	\$151.15	\$184.56	\$205.56	\$95.63	\$131.78	\$164.54	\$185.17	\$225.57	\$250.78	91
92 93	\$53.45 \$54.89	\$70.50 \$72.35	\$85.66 \$87.89	\$96.79 \$99.33	\$119.31 \$122.49	\$133.74 \$137.20	\$81.42 \$83.30	\$112.61 \$115.20	\$140.17 \$143.40	\$157.94 \$161.59	\$192.94 \$197.44	\$214.90 \$219.86	\$99.46 \$101.48	\$137.03 \$139.67	\$171.15 \$174.42	\$192.64 \$196.35	\$234.78 \$239.38	\$261.06 \$266.10	92 93
93	\$54.89 \$56.34	\$72.35 \$74.20	\$90.12	\$99.33 \$101.87	\$122.49	\$137.29 \$140.83	\$85.23	\$115.20 \$117.85	\$143.40	\$165.33	\$202.05	\$219.86	\$101.48	\$139.67	\$174.42	\$200.13	\$239.38 \$244.07	\$271.24	93
95	\$57.78	\$76.04	\$92.35	\$104.40	\$128.85	\$144.39	\$87.20	\$120.57	\$150.05	\$169.16	\$206.77	\$230.12	\$105.63	\$145.11	\$181.14	\$203.98	\$248.85	\$276.47	95
96 97	\$59.22 \$60.68	\$77.89 \$79.73	\$94.58 \$96.81	\$106.94 \$109.48	\$132.03 \$135.21	\$147.94 \$151.48	\$89.21 \$91.28	\$123.35 \$126.19	\$153.49 \$157.03	\$173.07 \$177.07	\$211.60 \$216.54	\$235.43 \$240.88	\$107.78 \$109.96	\$147.92 \$150.77	\$184.59 \$188.11	\$207.91 \$211.93	\$253.73 \$258.70	\$281.81 \$287.25	96 97
98	\$62.12	\$81.58	\$99.03	\$112.02	\$138.39	\$155.03	\$93.39	\$129.10	\$160.63	\$181.15	\$221.58	\$246.44	\$112.18	\$153.67	\$191.70	\$216.02	\$263.77	\$292.81	98
99 100+	\$63.57 \$65.01	\$83.42 \$85.27	\$101.27 \$103.50	\$114.57 \$117.11	\$141.58 \$144.76	\$158.59 \$162.13	\$95.55 \$97.76	\$132.07 \$135.10	\$164.33 \$168.11	\$185.33 \$189.61	\$226.75 \$232.05	\$252.14 \$257.97	\$114.44 \$116.75	\$156.63 \$159.64	\$195.35 \$199.07	\$220.19 \$224.43	\$268.94 \$274.21	\$298.47 \$304.25	99 100+
100+	J05.01	\$00.Z/	φ103.50	11.11 ل	φ144./6	ψ102.13	991.16	φ130.1U	φ100.11	φ109.01	φ <b>∠</b> 3∠.U5	\$201.91	\$110.75	φ109.04	φ199.07	φ224.43	\$214.21	φ3U4.Z5	100+

ļ				Q	uarterly Prer	mium per \$3	300 Monthly I	Benefit Amo			ncrease (Re	sulting in 10	% Cumulativ	ve Increase)					
Issue		F	uture Purch	ase Option		1		Aut	Facility - 60 o 3% Comp		n	1		Au	to 5% Comp	ound Inflatio	n		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25 26	\$6.50 \$6.53	\$8.28 \$8.32	\$9.74 \$9.80	\$10.93 \$11.00	\$13.35 \$13.45	\$15.00 \$15.14	\$9.93 \$10.09	\$12.80 \$13.00	\$15.24 \$15.49	\$17.47 \$17.75	\$21.92 \$22.32	\$24.90 \$25.36	\$19.92 \$20.15	\$26.00 \$26.32	\$31.24 \$31.63	\$36.36 \$36.81	\$46.51 \$47.09	\$52.91 \$53.59	25 26
26	\$6.53 \$6.57	\$8.32 \$8.37	\$9.80 \$9.87	\$11.00 \$11.09	\$13.45 \$13.59	\$15.14 \$15.27	\$10.09 \$10.25	\$13.00 \$13.22	\$15.49 \$15.75	\$17.75 \$18.05	\$22.32 \$22.70	\$25.36 \$25.81	\$20.15 \$20.37	\$26.32 \$26.65	\$31.63 \$32.02	\$36.81 \$37.26	\$47.09 \$47.67	\$53.59 \$54.26	27
28	\$6.60	\$8.44	\$9.93	\$11.15	\$13.68	\$15.37	\$10.42	\$13.45	\$16.01	\$18.37	\$23.12	\$26.26	\$20.60	\$26.97	\$32.41	\$37.71	\$48.28	\$54.98	28
29	\$6.63	\$8.47	\$10.02	\$11.25	\$13.77	\$15.49	\$10.57	\$13.68	\$16.27	\$18.69	\$23.54	\$26.74	\$20.82	\$27.29	\$32.79	\$38.16	\$48.90	\$55.69	29
30	\$6.67	\$8.54	\$10.09	\$11.32	\$13.90	\$15.62	\$10.74	\$13.90	\$16.52	\$19.02	\$23.97	\$27.23	\$21.09	\$27.62	\$33.18	\$38.61	\$49.51	\$56.40	30
31 32	\$6.73 \$6.75	\$8.60 \$8.64	\$10.15 \$10.22	\$11.42 \$11.48	\$14.00 \$14.10	\$15.75 \$15.88	\$10.90 \$11.06	\$14.14 \$14.36	\$16.82 \$17.11	\$19.34 \$19.67	\$24.39 \$24.81	\$27.72 \$28.20	\$21.34 \$21.60	\$27.94 \$28.27	\$33.57 \$33.96	\$39.09 \$39.59	\$50.13 \$50.78	\$57.15 \$57.89	31 32
32	\$6.75	\$8.70	\$10.22	\$11.48	\$14.10	\$16.01	\$11.06	\$14.36 \$14.59	\$17.11	\$19.67	\$25.26	\$28.20	\$21.86	\$28.27	\$33.96	\$39.59 \$40.07	\$50.78 \$51.43	\$58.63	33
34	\$6.82	\$8.77	\$10.35	\$11.64	\$14.32	\$16.10	\$11.39	\$14.82	\$17.69	\$20.34	\$25.71	\$29.24	\$22.12	\$28.94	\$34.79	\$40.56	\$52.06	\$59.38	34
35	\$6.85	\$8.80	\$10.45	\$11.74	\$14.42	\$16.24	\$11.61	\$15.07	\$17.99	\$20.70	\$26.16	\$29.79	\$22.37	\$29.27	\$35.19	\$41.04	\$52.71	\$60.15	35
36	\$6.92	\$8.90	\$10.57	\$11.90	\$14.62	\$16.46	\$11.87	\$15.37	\$18.34	\$21.12	\$26.71	\$30.44	\$22.67	\$29.66	\$35.67	\$41.59	\$53.46	\$61.03	36
37 38	\$6.99 \$7.05	\$9.02 \$9.12	\$10.70 \$10.84	\$12.03 \$12.19	\$14.84 \$15.04	\$16.72 \$16.95	\$12.13 \$12.39	\$15.65 \$15.94	\$18.72 \$19.12	\$21.57 \$22.02	\$27.29 \$27.87	\$31.08 \$31.76	\$22.96 \$23.25	\$30.04 \$30.44	\$36.16 \$36.64	\$42.17 \$42.76	\$54.20 \$54.98	\$61.90 \$62.78	37 38
39	\$7.05	\$9.12	\$10.04	\$12.19	\$15.04	\$17.17	\$12.65	\$16.24	\$19.12	\$22.02	\$28.46	\$32.44	\$23.25	\$30.44	\$37.13	\$43.34	\$55.76	\$63.68	39
40	\$7.22	\$9.32	\$11.09	\$12.52	\$15.42	\$17.40	\$12.90	\$16.56	\$19.89	\$22.92	\$29.07	\$33.15	\$23.90	\$31.27	\$37.61	\$43.92	\$56.53	\$64.58	40
41	\$7.28	\$9.42	\$11.22	\$12.67	\$15.65	\$17.62	\$13.20	\$16.89	\$20.31	\$23.42	\$29.69	\$33.86	\$24.22	\$31.69	\$38.13	\$44.53	\$57.34	\$65.52	41
42	\$7.34	\$9.54	\$11.35	\$12.84	\$15.85	\$17.89	\$13.49	\$17.20	\$20.74	\$23.90	\$30.34	\$34.61	\$24.54	\$32.11	\$38.64	\$45.14	\$58.15	\$66.46	42
43 44	\$7.40 \$7.47	\$9.64 \$9.74	\$11.52 \$11.64	\$12.97 \$13.13	\$16.04 \$16.24	\$18.11 \$18.34	\$13.77 \$14.07	\$17.52 \$17.85	\$21.15 \$21.57	\$24.39 \$24.90	\$30.99 \$31.66	\$35.34 \$36.12	\$24.87 \$25.19	\$32.54 \$32.96	\$39.16 \$39.68	\$45.76 \$46.38	\$58.96 \$59.80	\$67.40 \$68.37	43 44
45	\$7.57	\$9.74	\$11.04	\$13.13	\$16.46	\$18.57	\$14.07	\$17.00	\$21.99	\$25.42	\$32.34	\$36.91	\$25.55	\$33.44	\$40.23	\$47.06	\$60.64	\$69.33	45
46	\$7.70	\$10.02	\$12.03	\$13.62	\$16.85	\$19.02	\$15.10	\$19.14	\$22.99	\$26.39	\$33.18	\$37.87	\$25.94	\$33.96	\$40.88	\$47.83	\$61.64	\$70.50	46
47	\$7.82	\$10.25	\$12.29	\$13.90	\$17.24	\$19.47	\$15.88	\$20.12	\$24.02	\$27.42	\$34.02	\$38.84	\$26.36	\$34.51	\$41.53	\$48.61	\$62.68	\$71.67	47
48 49	\$7.95	\$10.45	\$12.55	\$14.20	\$17.62	\$19.92	\$16.69	\$21.15	\$25.12	\$28.49	\$34.89	\$39.84	\$26.77	\$35.06	\$42.21	\$49.38	\$63.71	\$72.86	48
49 50	\$8.09 \$8.25	\$10.64 \$10.84	\$12.80 \$13.07	\$14.52 \$14.82	\$18.05 \$18.44	\$20.37 \$20.82	\$17.52 \$18.44	\$22.22 \$23.35	\$26.26 \$27.46	\$29.59 \$30.72	\$35.81 \$36.71	\$40.88 \$41.94	\$27.20 \$27.62	\$35.61 \$36.19	\$42.88 \$43.56	\$50.19 \$51.00	\$64.78 \$65.85	\$74.06 \$75.28	49 50
51	\$8.37	\$11.03	\$13.32	\$15.14	\$18.82	\$21.29	\$19.37	\$24.54	\$28.69	\$31.92	\$37.64	\$43.04	\$28.04	\$36.77	\$44.28	\$51.81	\$66.95	\$76.55	51
52	\$8.50	\$11.25	\$13.59	\$15.42	\$19.21	\$21.74	\$20.34	\$25.81	\$29.98	\$33.15	\$38.61	\$44.14	\$28.49	\$37.36	\$44.99	\$52.65	\$68.05	\$77.81	52
53	\$8.64	\$11.45	\$13.84	\$15.72	\$19.64	\$22.19	\$21.37	\$27.14	\$31.34	\$34.44	\$39.62	\$45.28	\$28.94	\$37.94	\$45.69	\$53.49	\$69.18	\$79.10	53
54 55	\$8.77 \$8.90	\$11.64 \$11.84	\$14.10 \$14.36	\$16.04 \$16.34	\$20.02 \$20.41	\$22.64 \$23.09	\$22.47 \$23.57	\$28.52 \$29.92	\$32.76 \$34.22	\$35.77 \$37.19	\$40.62 \$41.66	\$46.44 \$47.64	\$29.39 \$29.89	\$38.54 \$39.16	\$46.44 \$47.16	\$54.36 \$55.24	\$70.31 \$71.47	\$80.43 \$81.75	54 55
56	\$9.77	\$11.84	\$15.49	\$17.66	\$20.41	\$25.09	\$23.57	\$31.41	\$35.89	\$38.97	\$44.21	\$50.58	\$31.11	\$40.88	\$49.26	\$55.24 \$57.79	\$71.47	\$85.73	56
57	\$10.64	\$13.87	\$16.62	\$18.99	\$23.84	\$27.07	\$25.97	\$32.96	\$37.64	\$40.84	\$46.93	\$53.68	\$32.41	\$42.66	\$51.46	\$60.48	\$78.49	\$89.90	57
58	\$11.48	\$14.87	\$17.72	\$20.27	\$25.55	\$29.04	\$27.26	\$34.57	\$39.49	\$42.82	\$49.81	\$56.98	\$33.73	\$44.50	\$53.75	\$63.29	\$82.27	\$94.30	58
59	\$12.35	\$15.88	\$18.85	\$21.60	\$27.26	\$31.01	\$28.62	\$36.29	\$41.39	\$44.89	\$52.84	\$60.48	\$35.12	\$46.44	\$56.18	\$66.23	\$86.22	\$98.90	59
60 61	\$13.22 \$14.07	\$16.92 \$17.92	\$19.99 \$21.09	\$22.92 \$24.26	\$29.01 \$30.72	\$32.99 \$34.96	\$30.04 \$31.54	\$38.06 \$39.94	\$43.40 \$45.51	\$47.06 \$49.32	\$56.08 \$59.51	\$64.20 \$68.15	\$36.58 \$38.09	\$48.44 \$50.55	\$58.70 \$61.31	\$69.30 \$72.50	\$90.35 \$94.69	\$103.72 \$108.79	60 61
62	\$14.94	\$18.92	\$22.22	\$25.55	\$32.44	\$36.93	\$33.09	\$41.88	\$47.73	\$51.71	\$63.10	\$72.35	\$39.68	\$52.75	\$64.10	\$75.83	\$99.32	\$114.13	62
63	\$16.49	\$20.92	\$24.57	\$28.30	\$35.89	\$40.91	\$34.93	\$44.21	\$50.39	\$54.56	\$67.98	\$77.88	\$42.56	\$56.46	\$68.56	\$80.92	\$105.62	\$121.24	63
64	\$18.07	\$22.92	\$26.94	\$31.01	\$39.39	\$44.89	\$36.87	\$46.66	\$53.16	\$57.56	\$73.22	\$83.82	\$45.63	\$60.45	\$73.32	\$86.32	\$112.32	\$128.81	64
65 66	\$19.64 \$21.22	\$24.94 \$26.94	\$29.30 \$31.66	\$33.73 \$36.48	\$42.86 \$46.34	\$48.83 \$52.81	\$38.94 \$41.11	\$49.26 \$52.01	\$56.11 \$59.21	\$60.73 \$64.06	\$78.88 \$84.95	\$90.23 \$97.12	\$48.93 \$52.49	\$64.71 \$69.27	\$78.40 \$83.82	\$92.07 \$98.22	\$119.46 \$127.06	\$136.83 \$145.37	65 66
67	\$22.77	\$28.94	\$34.02	\$39.19	\$49.84	\$56.79	\$43.43	\$54.91	\$62.48	\$67.56	\$91.49	\$104.49	\$56.31	\$74.22	\$89.68	\$104.82	\$135.11	\$154.43	67
68	\$25.87	\$32.96	\$38.81	\$44.59	\$56.53	\$64.36	\$46.79	\$59.66	\$68.73	\$75.16	\$100.25	\$114.32	\$61.38	\$81.05	\$98.02	\$114.13	\$146.37	\$166.94	68
69	\$28.94	\$36.93	\$43.56	\$50.00	\$63.23	\$71.93	\$50.41	\$64.85	\$75.58	\$83.60	\$109.86	\$125.09	\$66.91	\$88.48	\$107.17	\$124.28	\$158.57	\$180.49	69
70	\$32.05	\$40.94	\$48.31	\$55.40	\$69.92	\$79.50	\$54.30	\$70.47	\$83.12	\$93.01	\$120.41	\$136.86	\$72.96	\$96.64	\$117.17	\$135.34	\$171.75	\$195.14	70
71 72	\$35.16 \$38.23	\$44.96 \$48.93	\$53.10 \$57.86	\$60.80 \$66.17	\$76.62 \$83.30	\$87.05 \$94.62	\$58.48 \$62.96	\$76.58 \$83.22	\$91.39 \$100.49	\$103.49 \$115.13	\$131.95 \$144.63	\$149.77 \$163.87	\$79.52 \$86.70	\$105.52 \$115.23	\$128.10 \$140.03	\$147.38 \$160.50	\$186.05 \$201.48	\$210.99 \$228.10	71 72
73	\$43.79	\$56.36	\$66.88	\$76.23	\$95.54	\$108.31	\$69.76	\$92.52	\$112.02	\$128.01	\$160.22	\$181.27	\$95.21	\$126.96	\$154.68	\$176.80	\$221.05	\$249.85	73
74	\$49.35	\$63.78	\$75.87	\$86.28	\$107.72	\$121.96	\$77.26	\$102.91	\$124.89	\$142.33	\$177.45	\$200.51	\$104.52	\$139.93	\$170.89	\$194.76	\$242.48	\$273.69	74
75	\$54.91	\$71.18	\$84.90	\$96.34	\$119.92	\$135.63	\$85.57	\$114.46	\$139.26	\$158.24	\$196.56	\$221.79	\$114.77	\$154.20	\$188.77	\$214.51	\$266.02	\$299.83	75
76 77	\$60.45 \$66.01	\$78.58 \$85.99	\$93.92 \$102.91	\$106.37 \$116.42	\$132.11 \$144.33	\$149.31 \$163.00	\$94.79 \$104.97	\$127.29 \$141.52	\$155.27 \$173.09	\$175.93 \$195.66	\$217.71 \$241.16	\$245.33 \$271.34	\$126.03 \$138.35	\$169.92 \$187.29	\$208.53 \$230.36	\$236.28 \$260.27	\$291.84 \$320.17	\$328.45 \$359.79	76 77
78	\$71.15	\$92.85	\$102.91	\$116.42	\$155.82	\$175.74	\$104.97	\$141.52	\$173.09	\$208.69	\$241.16	\$288.64	\$138.35	\$187.29	\$230.36	\$260.27	\$320.17	\$379.83	78
79	\$76.26	\$99.70	\$119.72	\$135.31	\$167.30	\$188.47	\$118.59	\$160.70	\$197.18	\$222.60	\$273.59	\$307.03	\$154.17	\$209.59	\$258.59	\$291.81	\$357.84	\$400.98	79
80	\$81.40	\$106.56	\$128.13	\$144.75	\$178.74	\$201.26	\$126.06	\$171.24	\$210.44	\$237.44	\$291.41	\$326.63	\$162.73	\$221.73	\$273.99	\$308.98	\$378.31	\$423.34	80
81	\$86.54	\$113.42	\$136.54	\$154.20	\$190.22	\$213.99	\$133.98	\$182.46	\$224.60	\$253.29	\$310.40	\$347.46	\$171.79	\$234.56	\$290.28	\$327.15	\$399.95	\$446.91	81
82 83	\$91.65 \$98.37	\$120.24 \$129.33	\$144.91 \$156.10	\$163.60 \$176.25	\$201.71 \$217.13	\$226.73 \$243.88	\$142.40 \$151.38	\$194.39 \$207.08	\$239.73 \$255.75	\$270.20 \$288.18	\$330.62 \$352.31	\$369.64 \$393.58	\$181.34 \$191.84	\$248.15 \$262.92	\$307.55 \$326.28	\$346.39 \$367.38	\$422.82 \$448.04	\$471.85 \$499.59	82 83
84	\$105.14	\$138.38	\$167.30	\$188.87	\$232.56	\$243.00	\$160.92	\$207.08	\$272.82	\$307.36	\$375.43	\$419.07	\$202.96	\$278.58	\$346.14	\$389.63	\$474.78	\$528.96	84
85	\$111.86	\$147.47	\$178.49	\$201.48	\$247.98	\$278.16	\$171.08	\$234.98	\$291.03	\$327.80	\$400.08	\$446.19	\$214.74	\$295.16	\$367.19	\$413.24	\$503.12	\$560.03	85
86	\$118.59	\$156.53	\$189.64	\$214.09	\$263.41	\$295.30	\$181.85	\$250.32	\$310.46	\$349.59	\$426.34	\$475.11	\$227.19	\$312.73	\$389.53	\$438.27	\$533.16	\$592.96	86
87	\$125.35	\$165.62	\$200.83	\$226.70	\$278.81	\$312.43	\$193.29	\$266.67	\$331.20	\$372.85	\$454.41	\$505.92	\$240.32	\$331.35	\$413.24	\$464.76	\$564.98	\$627.78	87
88 89	\$131.69 \$138.06	\$173.92 \$182.27	\$211.05 \$221.24	\$238.28 \$249.85	\$293.19 \$307.58	\$328.57 \$344.74	\$201.74 \$210.56	\$278.48 \$290.80	\$346.01 \$361.46	\$389.57 \$407.03	\$475.01 \$496.55	\$528.92 \$552.95	\$249.92 \$259.92	\$344.55 \$358.29	\$429.84 \$447.11	\$483.52 \$503.02	\$588.07 \$612.10	\$653.53 \$680.34	88 89
90	\$144.43	\$190.61	\$231.46	\$261.40	\$321.98	\$360.88	\$219.75	\$303.64	\$377.60	\$425.30	\$519.06	\$578.08	\$270.33	\$372.59	\$465.05	\$523.29	\$637.13	\$708.25	90
91	\$150.77	\$198.96	\$241.65	\$272.99	\$336.37	\$377.05	\$229.35	\$317.06	\$394.48	\$444.39	\$542.60	\$604.34	\$281.16	\$387.43	\$483.75	\$544.41	\$663.17	\$737.29	91
92	\$157.14	\$207.26	\$251.83	\$284.56	\$350.76	\$393.20	\$239.38	\$331.07	\$412.10	\$464.34	\$567.25	\$631.80	\$292.41	\$402.86	\$503.17	\$566.37	\$690.26	\$767.53	92
93	\$161.38	\$212.70	\$258.40	\$292.03	\$360.11	\$403.63	\$244.92	\$338.70	\$421.59	\$475.08	\$580.47	\$646.38	\$298.34	\$410.62	\$512.79	\$577.27	\$703.78	\$782.34	93
94 95	\$165.65 \$169.88	\$218.13 \$223.56	\$264.96 \$271.49	\$299.50 \$306.94	\$369.46 \$378.83	\$414.05 \$424.49	\$250.57 \$256.36	\$346.49 \$354.48	\$431.26 \$441.16	\$486.07 \$497.32	\$594.02 \$607.89	\$661.29 \$676.56	\$304.38 \$310.56	\$418.54 \$426.62	\$522.58 \$532.54	\$588.39 \$599.71	\$717.56 \$731.63	\$797.45 \$812.83	94 95
96	\$174.12	\$229.00	\$271.49	\$314.41	\$388.18	\$434.94	\$262.27	\$362.66	\$451.28	\$508.84	\$622.09	\$692.18	\$316.87	\$434.87	\$542.70	\$611.26	\$745.95	\$828.52	96
97	\$178.39	\$234.40	\$284.63	\$321.88	\$397.52	\$445.36	\$268.36	\$371.01	\$461.66	\$520.58	\$636.61	\$708.18	\$323.27	\$443.26	\$553.05	\$623.06	\$760.57	\$844.53	97
		****	COO4 40	A000 05	040007	0455.00	6074 57	CO70 F4	£470.00	AE00 E0	0054 45	C704 FF	<b>#</b> 000 00	\$451.79	CECO EO	CC2E 40	A775 40	roco oc	98
98 99	\$182.62 \$186.89	\$239.83 \$245.27	\$291.16 \$297.73	\$329.35 \$336.82	\$406.87 \$416.25	\$455.80 \$466.25	\$274.57 \$280.91	\$379.54 \$388.28	\$472.26 \$483.13	\$532.58 \$544.86	\$651.45 \$666.66	\$724.55 \$741.30	\$329.80 \$336.47	\$460.49	\$563.59 \$574.32	\$635.10 \$647.35	\$775.48 \$790.68	\$860.86 \$877.51	90

				•	Annual Prei	mium per \$3	800 Monthly	Benefit Amo	unt After 10 Facility - 6		ncrease (Re	sulting in 10	% Cumulati	ve Increase)					
Issue			Future Purc	hase Option				Au		pound Inflati	on			Au	uto 5% Com	pound Inflat	ion		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$24.41	\$31.09	\$36.55	\$41.05	\$50.16	\$56.35	\$37.28	\$48.09	\$57.20	\$65.58	\$82.34	\$93.51	\$74.81	\$97.64	\$117.32	\$136.50	\$174.64	\$198.67	25
26	\$24.53	\$31.21	\$36.80	\$41.29	\$50.52	\$56.84	\$37.88	\$48.82	\$58.17	\$66.67	\$83.80	\$95.21	\$75.66	\$98.86	\$118.77	\$138.20	\$176.81	\$201.22	26
27 28	\$24.65 \$24.77	\$31.45 \$31.69	\$37.04 \$37.28	\$41.66 \$41.90	\$51.01 \$51.37	\$57.32 \$57.68	\$38.50 \$39.11	\$49.67 \$50.52	\$59.14 \$60.12	\$67.76 \$68.98	\$85.25 \$86.83	\$96.91 \$98.60	\$76.51 \$77.35	\$100.07 \$101.28	\$120.23 \$121.68	\$139.90 \$141.60	\$179.00 \$181.31	\$203.78 \$206.45	27 28
29	\$24.77	\$31.81	\$37.64	\$42.26	\$51.73	\$58.17	\$39.71	\$51.37	\$61.08	\$70.19	\$88.41	\$100.43	\$77.33	\$101.20	\$123.15	\$143.30	\$183.61	\$200.43	29
30	\$25.01	\$32.07	\$37.88	\$42.50	\$52.22	\$58.65	\$40.32	\$52.22	\$62.05	\$71.41	\$89.99	\$102.26	\$79.18	\$103.71	\$124.60	\$145.00	\$185.92	\$211.79	30
31	\$25.26	\$32.31	\$38.14	\$42.87	\$52.58	\$59.14	\$40.92	\$53.06	\$63.15	\$72.62	\$91.56	\$104.07	\$80.15	\$104.93	\$126.06	\$146.82	\$188.23	\$214.59	31
32	\$25.38	\$32.43	\$38.38	\$43.11	\$52.94	\$59.63	\$41.54	\$53.92	\$64.24	\$73.83	\$93.15	\$105.90	\$81.13	\$106.14	\$127.51	\$148.64	\$190.66	\$217.38	32
33	\$25.50	\$32.67	\$38.62	\$43.47	\$53.32	\$60.12	\$42.14	\$54.77	\$65.34	\$75.05	\$94.84	\$107.84	\$82.09	\$107.35	\$129.10	\$150.47	\$193.09	\$220.18	33
34	\$25.62	\$32.91	\$38.86	\$43.71	\$53.80	\$60.48	\$42.75	\$55.62	\$66.43	\$76.38	\$96.55	\$109.78	\$83.06	\$108.69	\$130.67	\$152.28	\$195.51	\$222.96	34
35 36	\$25.74 \$25.99	\$33.03 \$33.40	\$39.23 \$39.71	\$44.09 \$44.69	\$54.16 \$54.89	\$60.96 \$61.81	\$43.59 \$44.57	\$56.60 \$57.68	\$67.52 \$68.86	\$77.73 \$79.30	\$98.24 \$100.31	\$111.85 \$114.28	\$84.04 \$85.13	\$109.90 \$111.36	\$132.13 \$133.95	\$154.11 \$156.17	\$197.95 \$200.74	\$225.87 \$229.15	35
37	\$26.24	\$33.88	\$40.19	\$45.18	\$55.74	\$62.79	\$45.54	\$58.77	\$70.31	\$81.00	\$100.51	\$114.20	\$86.22	\$112.82	\$135.77	\$158.36	\$200.74	\$232.44	37
38	\$26.48	\$34.24	\$40.68	\$45.78	\$56.47	\$63.64	\$46.51	\$59.87	\$71.78	\$82.70	\$104.68	\$119.25	\$87.32	\$114.28	\$137.59	\$160.55	\$206.45	\$235.72	38
39	\$26.84	\$34.61	\$41.17	\$46.39	\$57.20	\$64.48	\$47.49	\$60.96	\$73.23	\$84.40	\$106.87	\$121.80	\$88.53	\$115.85	\$139.41	\$162.73	\$209.36	\$239.12	39
40	\$27.08	\$34.98	\$41.66	\$46.99	\$57.93	\$65.34	\$48.46	\$62.17	\$74.69	\$86.10	\$109.18	\$124.48	\$89.75	\$117.44	\$141.24	\$164.91	\$212.28	\$242.52	40
41	\$27.32	\$35.34	\$42.14	\$47.61	\$58.77	\$66.19	\$49.54	\$63.39	\$76.26	\$87.92	\$111.49	\$127.15	\$90.96	\$119.01	\$143.18	\$167.22	\$215.31	\$246.04	41
42	\$27.57	\$35.83	\$42.63	\$48.21	\$59.51	\$67.16	\$50.64	\$64.60	\$77.85	\$89.75	\$113.92	\$129.94	\$92.17	\$120.59	\$145.12	\$169.53	\$218.35	\$249.56	42
43 44	\$27.81 \$28.05	\$36.19 \$36.55	\$43.23 \$43.71	\$48.70 \$49.30	\$60.24 \$60.96	\$68.00 \$68.86	\$51.73 \$52.82	\$65.82 \$67.03	\$79.42 \$81.00	\$91.56 \$93.51	\$116.34 \$118.89	\$132.74 \$135.65	\$93.39 \$94.60	\$122.17	\$147.06 \$149.01	\$171.84 \$174.14	\$221.39 \$224.54	\$253.08 \$256.73	43 44
44 45	\$28.05 \$28.41	\$36.55	\$43.71 \$44.21	\$49.30 \$49.91	\$60.96	\$68.86	\$52.82 \$53.92	\$67.03 \$68.38	\$81.00 \$82.58	\$93.51 \$95.45	\$118.89 \$121.44	\$135.65 \$138.57	\$94.60 \$95.94	\$123.75 \$125.57	\$149.01 \$151.07	\$174.14 \$176.69	\$224.54	\$256.73 \$260.37	44
46	\$28.91	\$37.64	\$45.18	\$51.13	\$63.27	\$71.41	\$56.72	\$71.90	\$86.34	\$99.10	\$121.44	\$130.57	\$97.39	\$125.57	\$153.51	\$170.69	\$231.46	\$264.74	46
47	\$29.39	\$38.50	\$46.15	\$52.22	\$64.72	\$73.11	\$59.63	\$75.54	\$90.23	\$102.98	\$127.75	\$145.85	\$98.98	\$129.58	\$155.93	\$182.52	\$235.36	\$269.12	47
48	\$29.88	\$39.23	\$47.12	\$53.32	\$66.19	\$74.81	\$62.67	\$79.42	\$94.36	\$106.99	\$131.03	\$149.61	\$100.55	\$131.64	\$158.48	\$185.44	\$239.24	\$273.60	48
49	\$30.36	\$39.95	\$48.09	\$54.53	\$67.76	\$76.51	\$65.82	\$83.42	\$98.60	\$111.12	\$134.43	\$153.51	\$102.14	\$133.71	\$161.03	\$188.47	\$243.24	\$278.10	49
50	\$30.97	\$40.68	\$49.06	\$55.62	\$69.22	\$78.21	\$69.22	\$87.68	\$103.10	\$115.37	\$137.83	\$157.51	\$103.71	\$135.89	\$163.58	\$191.51	\$247.25	\$282.71	50
51	\$31.45	\$41.42	\$50.03	\$56.84	\$70.68	\$79.90	\$72.74	\$92.17	\$107.71	\$119.86	\$141.36	\$161.63	\$105.29	\$138.07	\$166.25	\$194.55	\$251.38	\$287.45	51
52 53	\$31.94 \$32.43	\$42.26 \$42.99	\$51.01 \$51.98	\$57.93 \$59.02	\$72.14 \$73.71	\$81.61 \$83.30	\$76.38 \$80.27	\$96.91 \$101.89	\$112.57 \$117.68	\$124.48 \$129.34	\$145.00 \$148.76	\$165.77 \$170.02	\$106.99 \$108.69	\$140.26 \$142.45	\$168.93 \$171.60	\$197.70 \$200.86	\$255.51 \$259.77	\$292.18 \$297.04	52 53
54	\$32.91	\$43.71	\$52.94	\$60.24	\$75.17	\$85.01	\$84.40	\$107.11	\$123.02	\$134.31	\$152.53	\$174.38	\$110.39	\$144.76	\$174.38	\$200.00	\$264.01	\$302.02	54
55	\$33.40	\$44.45	\$53.92	\$61.33	\$76.63	\$86.71	\$88.53	\$112.33	\$128.48	\$139.66	\$156.42	\$178.88	\$112.21	\$147.06	\$177.06	\$207.42	\$268.38	\$307.00	55
56	\$36.67	\$48.33	\$58.17	\$66.31	\$83.06	\$94.24	\$92.91	\$117.92	\$134.79	\$146.33	\$166.01	\$189.94	\$116.82	\$153.51	\$184.95	\$217.01	\$281.26	\$321.94	56
57	\$39.95	\$52.10	\$62.43	\$71.28	\$89.50	\$101.64	\$97.52	\$123.75	\$141.36	\$153.38	\$176.21	\$201.59	\$121.68	\$160.18	\$193.22	\$227.10	\$294.73	\$337.60	57
58	\$43.11	\$55.86	\$66.55	\$76.14	\$95.94	\$109.05	\$102.38	\$129.82	\$148.28	\$160.79	\$187.02	\$213.97	\$126.67	\$167.10	\$201.83	\$237.66	\$308.95	\$354.12	58
59	\$46.39	\$59.63	\$70.80	\$81.13	\$102.38	\$116.46	\$107.47	\$136.26	\$155.44	\$168.56	\$198.43	\$227.10	\$131.88	\$174.38	\$210.94	\$248.71	\$323.76	\$371.36	59
60	\$49.67	\$63.51	\$75.05	\$86.10	\$108.93	\$123.87	\$112.82	\$142.93	\$162.98	\$176.69	\$210.57	\$241.05	\$137.35	\$181.92	\$220.42	\$260.25	\$339.31	\$389.46	60
61 62	\$52.82 \$56.10	\$67.28 \$71.04	\$79.18 \$83.42	\$91.08 \$95.94	\$115.37 \$121.80	\$131.27 \$138.69	\$118.40 \$124.23	\$149.97 \$157.27	\$170.86 \$179.25	\$185.20 \$194.18	\$223.45 \$236.93	\$255.87 \$271.66	\$143.06 \$149.01	\$189.82 \$198.07	\$230.25 \$240.69	\$272.27 \$284.78	\$355.58 \$372.94	\$408.53 \$428.56	61 62
63	\$61.93	\$78.57	\$92.29	\$106.26	\$134.79	\$153.63	\$131.15	\$166.01	\$189.20	\$204.86	\$255.27	\$292.42	\$159.82	\$212.04	\$257.46	\$303.84	\$396.63	\$455.28	63
64	\$67.88	\$86.10	\$101.16	\$116.46	\$147.92	\$168.56	\$138.45	\$175.24	\$199.65	\$216.16	\$274.95	\$314.78	\$171.35	\$226.97	\$275.31	\$324.13	\$421.76	\$483.69	64
65	\$73.71	\$93.63	\$110.02	\$126.67	\$160.91	\$183.37	\$146.21	\$184.95	\$210.69	\$228.06	\$296.20	\$338.82	\$183.74	\$243.00	\$294.37	\$345.74	\$448.60	\$513.81	65
66	\$79.66	\$101.16	\$118.89	\$136.98	\$174.02	\$198.31	\$154.35	\$195.27	\$222.35	\$240.57	\$319.02	\$364.68	\$197.10	\$260.13	\$314.78	\$368.81	\$477.14	\$545.88	66
67	\$85.49	\$108.69	\$127.75	\$147.18	\$187.14	\$213.25	\$163.10	\$206.21	\$234.62	\$253.69	\$343.55	\$392.37	\$211.43	\$278.71	\$336.75	\$393.59	\$507.38	\$579.88	67
68 69	\$97.15 \$108.69	\$123.75 \$138.69	\$145.73 \$163.58	\$167.46 \$187.75	\$212.28 \$237.41	\$241.67 \$270.08	\$175.73 \$189.32	\$224.06 \$243.49	\$258.06 \$283.80	\$282.23 \$313.92	\$376.46 \$412.53	\$429.29 \$469.73	\$230.49 \$251.26	\$304.33 \$332.26	\$368.08 \$402.46	\$428.56 \$466.70	\$549.64 \$595.42	\$626.87 \$677.75	68 69
70	\$100.09	\$153.75	\$181.43	\$208.03	\$262.55	\$298.50	\$203.90	\$264.62	\$312.10	\$349.26	\$452.12	\$513.93	\$273.97	\$362.87	\$439.98	\$508.22	\$644.96	\$732.77	70
71	\$132.00	\$168.81	\$199.41	\$228.31	\$287.69	\$326.92	\$219.56	\$287.57	\$343.19	\$388.61	\$495.47	\$562.39	\$298.62	\$396.26	\$481.02	\$553.40	\$698.64	\$792.28	71
72	\$143.54	\$183.74	\$217.26	\$248.47	\$312.83	\$355.33	\$236.45	\$312.47	\$377.31	\$432.32	\$543.08	\$615.34	\$325.58	\$432.70	\$525.83	\$602.71	\$756.57	\$856.52	72
73	\$164.43	\$211.67	\$251.14	\$286.23	\$358.73	\$406.70	\$261.94	\$347.44	\$420.67	\$480.66	\$601.61	\$680.67	\$357.52	\$476.77	\$580.84	\$663.92	\$830.04	\$938.25	73
74	\$185.32	\$239.48	\$284.90	\$324.01	\$404.51	\$457.95	\$290.13	\$386.42	\$469.00	\$534.46	\$666.34	\$752.93	\$392.49	\$525.47	\$641.69	\$731.31	\$910.56	\$1,027.75	74
75	\$206.21	\$267.29	\$318.78	\$361.77	\$450.30	\$509.32	\$321.33	\$429.78	\$522.92	\$594.21	\$738.11	\$832.83	\$430.99	\$579.03	\$708.84	\$805.51	\$998.97		75
76 77	\$226.97 \$247.86	\$295.10 \$322.91	\$352.66 \$386.42	\$399.42 \$437.18	\$496.08 \$541.99	\$560.69 \$612.06	\$355.94 \$394.20	\$477.98 \$531.42	\$583.03 \$649.95	\$660.64 \$734.71	\$817.53 \$905.58	\$921.24 \$1,018.89	\$473.25 \$519.52	\$638.04 \$703.26	\$783.05 \$865.02	\$887.24 \$977.35	\$1,095.88 \$1,202.26	\$1,233.34 \$1,351.02	76 77
77 78	\$247.86 \$267.17	\$322.91	\$386.42 \$418.00	\$437.18 \$472.65	\$541.99 \$585.10	\$612.06 \$659.90	\$394.20 \$418.97	\$531.42 \$566.28	\$649.95 \$693.66	\$734.71 \$783.65	\$905.58 \$964.60	\$1,018.89	\$519.52 \$548.43	\$703.26 \$743.94	\$865.02 \$916.51	\$977.35		\$1,351.02 \$1,426.32	78
79	\$286.35	\$374.40	\$449.57	\$508.10	\$628.21	\$707.75	\$445.32	\$603.44	\$740.42	\$835.87			\$578.91	\$787.05	\$971.04	\$1,034.91		+ - ,	79
80	\$305.67	\$400.15	\$481.14	\$543.57	\$671.20	\$755.72	\$473.37	\$643.03	\$790.21	\$891.62	\$1,027.30		\$611.08	\$832.59	\$1,028.84	\$1,160.24			80
81	\$324.97	\$425.89	\$512.72	\$579.03	\$714.31	\$803.57	\$503.13	\$685.17	\$843.40	\$951.12			\$645.08	\$880.80	\$1,090.05	\$1,228.49			81
82	\$344.16	\$451.52	\$544.17	\$614.36	\$757.42	\$851.41	\$534.70	\$729.97	\$900.24	\$1,014.63			\$680.91	\$931.81	\$1,154.89	\$1,300.74		\$1,771.81	82
83	\$369.42	\$485.64	\$586.19	\$661.85	\$815.35	\$915.78	\$568.46	\$777.58	\$960.34		\$1,322.97		\$720.38	\$987.31	\$1,225.21		\$1,682.43		83
84	\$394.80	\$519.64	\$628.21	\$709.21	\$873.28	\$980.14	\$604.29	\$828.34	\$1,024.46		\$1,409.79		\$762.16		\$1,299.77	\$1,463.11			84
85 86	\$420.06 \$445.32	\$553.76 \$587.77	\$670.23 \$712.13	\$756.57 \$803.94	\$931.21 \$989.13	\$1,044.51 \$1,108.87	\$642.42 \$682.86	\$882.39 \$939.95	\$1,092.84		\$1,502.34		\$806.37 \$853.12	\$1,108.38 \$1,174.33	\$1,378.83	\$1,551.76	\$1,889.24 \$2,002.06		85 86
87	\$445.32 \$470.70	\$621.90	\$712.13		\$1.046.94		\$725.85	\$939.95		\$1,312.76 \$1,400.08			\$902.42		\$1,462.75		\$2,002.06		87
88	\$494.51	\$653.10	\$792.52		\$1,100.98	\$1,233.83	\$757.55						\$938.49			\$1,745.22			88
89	\$518.43	\$684.43	\$830.78			\$1,294.55				\$1,528.44			\$976.01		\$1,678.91	\$1,888.88		\$2,554.73	89
90	\$542.36	\$715.77	\$869.14		\$1,209.05				\$1,417.93				\$1,015.11		\$1,746.31	\$1,965.02			90
91	\$566.15	\$747.10	\$907.40	\$1,025.08	\$1,263.10	\$1,415.87	\$861.26	\$1,190.60	\$1,481.33	\$1,668.71	\$2,037.52	\$2,269.34	\$1,055.80	\$1,454.85	\$1,816.50	\$2,044.32	\$2,490.25	\$2,768.59	91
92	\$590.07	\$778.31	\$945.65		\$1,317.14	\$1,476.46			\$1,547.51	\$1,743.63		\$2,372.45	\$1,098.06	\$1,512.78	\$1,889.48	\$2,126.78	\$2,592.02	\$2,882.13	92
93	\$605.99	\$798.71	\$970.31		\$1,352.23	\$1,515.69		\$1,271.84	\$1,583.09			\$2,427.22	\$1,120.28		\$1,925.55	\$2,167.70			9:
94	\$622.02	\$819.12	\$994.96		\$1,387.33	\$1,554.80		\$1,301.11				\$2,483.21	\$1,142.99		\$1,962.35	\$2,209.48			94
95 96	\$637.92 \$653.83	\$839.52 \$859.91			\$1,422.55 \$1,457.64	\$1,594.02 \$1,633.25			\$1,656.57 \$1,694.57	\$1,867.50 \$1,910.73	\$2,282.71 \$2,336.02		\$1,166.19 \$1.189.87	\$1,602.04 \$1.633.01	\$1,999.76 \$2.037.88	\$2,251.99 \$2,295.34	\$2,747.34 \$2.801.14		98
96	\$669.87	\$880.20	\$1,044.14		\$1,457.64	\$1,633.25	\$984.87	\$1,393.16				\$2,599.18	\$1,189.87						97
98	\$685.77				\$1,527.83	\$1,072.55		\$1,425.22			\$2,446.29		\$1,238.45						98
99	\$701.80			\$1,264.80				\$1,458.01											99
	\$717.71	CO 44 40	¢4 440 60	\$1.202.95	\$1 508 15	\$1,789.91	\$1,079.23	\$1,491.52	\$1,855,96	\$2,003,26	\$2 561 78	\$2.848.01	\$1 288 97	\$1 762 46	\$2 107 70	\$2 477 74	\$3,027.26	\$3,358,01	100

Issue Age 25 26							,			EP - 50% H		sulting in 109	o Garriaiativ	increase)					ı
25 26		F	uture Purcha	ase Option						ound Inflatio				Aut	to 5% Comp	ound Inflatio	n		Issue
26	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
	\$2.68 \$2.71	\$3.30 \$3.32	\$3.82 \$3.85	\$4.25 \$4.28	\$5.16 \$5.20	\$5.79 \$5.83	\$4.19 \$4.26	\$5.19 \$5.28	\$6.05 \$6.15	\$6.86 \$6.97	\$8.57 \$8.71	\$9.72 \$9.90	\$8.13 \$8.23	\$10.23 \$10.35	\$12.05 \$12.19	\$13.87 \$14.04	\$17.62 \$17.84	\$20.01 \$20.26	25 26
27	\$2.72	\$3.34	\$3.87	\$4.31	\$5.25	\$5.87	\$4.32	\$5.37	\$6.25	\$7.10	\$8.87	\$10.08	\$8.33	\$10.47	\$12.33	\$14.21	\$18.06	\$20.53	27
28	\$2.74	\$3.37	\$3.91	\$4.33	\$5.28	\$5.93	\$4.39	\$5.46	\$6.35	\$7.22	\$9.02	\$10.25	\$8.43	\$10.59	\$12.47	\$14.39	\$18.29	\$20.79	28
29 30	\$2.75 \$2.76	\$3.39 \$3.41	\$3.93 \$3.96	\$4.37 \$4.40	\$5.32 \$5.37	\$5.97 \$6.02	\$4.46 \$4.52	\$5.54 \$5.63	\$6.45 \$6.56	\$7.34 \$7.46	\$9.17 \$9.33	\$10.43 \$10.62	\$8.53 \$8.62	\$10.71 \$10.85	\$12.63 \$12.78	\$14.56 \$14.74	\$18.52 \$18.76	\$21.05 \$21.33	29 30
31	\$2.78	\$3.43	\$3.98	\$4.43	\$5.41	\$6.02	\$4.59	\$5.72	\$6.67	\$7.58	\$9.49	\$10.80	\$8.72	\$10.03	\$12.76	\$14.74	\$19.00	\$21.60	31
32	\$2.79	\$3.45	\$4.00	\$4.47	\$5.45	\$6.12	\$4.65	\$5.81	\$6.78	\$7.70	\$9.66	\$10.99	\$8.82	\$11.11	\$13.09	\$15.10	\$19.24	\$21.88	32
33 34	\$2.81 \$2.83	\$3.48 \$3.50	\$4.04 \$4.06	\$4.50 \$4.53	\$5.49 \$5.53	\$6.16 \$6.22	\$4.73 \$4.81	\$5.90 \$6.00	\$6.89 \$7.00	\$7.83 \$7.96	\$9.82 \$9.99	\$11.19 \$11.39	\$8.92 \$9.03	\$11.24 \$11.37	\$13.24 \$13.40	\$15.29 \$15.48	\$19.48 \$19.72	\$22.17 \$22.45	33 34
35	\$2.84	\$3.52	\$4.00	\$4.53 \$4.57	\$5.58	\$6.26	\$4.88	\$6.08	\$7.00	\$8.10	\$10.18	\$11.57	\$9.03	\$11.52	\$13.40	\$15.46	\$19.72	\$22.43	35
36	\$2.87	\$3.55	\$4.15	\$4.62	\$5.65	\$6.35	\$4.97	\$6.20	\$7.26	\$8.26	\$10.38	\$11.81	\$9.26	\$11.67	\$13.76	\$15.88	\$20.26	\$23.07	36
37 38	\$2.89 \$2.93	\$3.60	\$4.19 \$4.25	\$4.69	\$5.73	\$6.44	\$5.07	\$6.33	\$7.40	\$8.43 \$8.60	\$10.60	\$12.07	\$9.38 \$9.50	\$11.83	\$13.95	\$16.10	\$20.55	\$23.40 \$23.73	37
38	\$2.93 \$2.96	\$3.64 \$3.69	\$4.25 \$4.30	\$4.74 \$4.81	\$5.81 \$5.89	\$6.53 \$6.62	\$5.17 \$5.27	\$6.45 \$6.57	\$7.55 \$7.70	\$8.78	\$10.82 \$11.06	\$12.32 \$12.58	\$9.50 \$9.64	\$11.98 \$12.14	\$14.14 \$14.32	\$16.32 \$16.54	\$20.83 \$21.13	\$23.73	38 39
40	\$2.98	\$3.72	\$4.36	\$4.86	\$5.96	\$6.71	\$5.37	\$6.70	\$7.85	\$8.95	\$11.29	\$12.85	\$9.77	\$12.31	\$14.52	\$16.78	\$21.43	\$24.41	40
41	\$3.01	\$3.76	\$4.41	\$4.93	\$6.04	\$6.80	\$5.47	\$6.83	\$8.01	\$9.14	\$11.53	\$13.12	\$9.90	\$12.47	\$14.72	\$17.01	\$21.73	\$24.76	41
42 43	\$3.04 \$3.07	\$3.81 \$3.85	\$4.46 \$4.51	\$4.98 \$5.05	\$6.12 \$6.20	\$6.89 \$6.97	\$5.57 \$5.68	\$6.96 \$7.10	\$8.17 \$8.34	\$9.33 \$9.52	\$11.77 \$12.02	\$13.40 \$13.68	\$10.03 \$10.16	\$12.64 \$12.80	\$14.92 \$15.11	\$17.24 \$17.48	\$22.03 \$22.34	\$25.11 \$25.48	42 43
44	\$3.10	\$3.88	\$4.57	\$5.10	\$6.28	\$7.07	\$5.79	\$7.24	\$8.50	\$9.71	\$12.28	\$13.97	\$10.30	\$12.98	\$15.32	\$17.72	\$22.66	\$25.84	44
45	\$3.12	\$3.93	\$4.62	\$5.17	\$6.36	\$7.16	\$5.89	\$7.38	\$8.68	\$9.92	\$12.53	\$14.27	\$10.44	\$13.17	\$15.52	\$17.96	\$22.98	\$26.20	45
46 47	\$3.18 \$3.25	\$4.02 \$4.09	\$4.72 \$4.82	\$5.29 \$5.40	\$6.51 \$6.67	\$7.34 \$7.50	\$6.14 \$6.40	\$7.70 \$8.03	\$9.02 \$9.37	\$10.25 \$10.59	\$12.85 \$13.18	\$14.63 \$15.00	\$10.60 \$10.77	\$13.38 \$13.59	\$15.77 \$16.03	\$18.25 \$18.55	\$23.36 \$23.75	\$26.64 \$27.08	46 47
48	\$3.30	\$4.17	\$4.92	\$5.52	\$6.81	\$7.68	\$6.68	\$8.37	\$9.74	\$10.95	\$13.52	\$15.39	\$10.93	\$13.81	\$16.28	\$18.84	\$24.15	\$27.53	48
49	\$3.36	\$4.25	\$5.03	\$5.64	\$6.96	\$7.85	\$6.97	\$8.73	\$10.11	\$11.31	\$13.86	\$15.79	\$11.11	\$14.03	\$16.54	\$19.15	\$24.54	\$28.00	49
50 51	\$3.41 \$3.47	\$4.33 \$4.41	\$5.13 \$5.23	\$5.76 \$5.87	\$7.12 \$7.27	\$8.03 \$8.21	\$7.28 \$7.60	\$9.11 \$9.50	\$10.51 \$10.91	\$11.68 \$12.07	\$14.21 \$14.58	\$16.19 \$16.61	\$11.29 \$11.46	\$14.25 \$14.48	\$16.81 \$17.07	\$19.46 \$19.78	\$24.95 \$25.37	\$28.46 \$28.93	50 51
52	\$3.52	\$4.49	\$5.34	\$6.00	\$7.43	\$8.38	\$7.93	\$9.91	\$11.34	\$12.46	\$14.95	\$17.04	\$11.64	\$14.71	\$17.35	\$20.10	\$25.78	\$29.41	52
53	\$3.58	\$4.58	\$5.43	\$6.12	\$7.58	\$8.56	\$8.28	\$10.34	\$11.78	\$12.87	\$15.33	\$17.48	\$11.83	\$14.94	\$17.62	\$20.43	\$26.21	\$29.90	53
54 55	\$3.63 \$3.69	\$4.65 \$4.73	\$5.53 \$5.63	\$6.24 \$6.35	\$7.73 \$7.89	\$8.73 \$8.91	\$8.65 \$9.03	\$10.78 \$11.25	\$12.24 \$12.72	\$13.30 \$13.74	\$15.73 \$16.14	\$17.93 \$18.38	\$12.01 \$12.21	\$15.18 \$15.41	\$17.91 \$18.19	\$20.76 \$21.10	\$26.64 \$27.08	\$30.39 \$30.90	54 55
56	\$4.05	\$5.14	\$6.07	\$6.86	\$8.55	\$9.67	\$9.47	\$11.79	\$13.32	\$14.39	\$17.12	\$19.50	\$12.72	\$16.08	\$19.01	\$22.07	\$28.38	\$32.41	56
57	\$4.40	\$5.54	\$6.51	\$7.37	\$9.21	\$10.43	\$9.93	\$12.36	\$13.96	\$15.07	\$18.15	\$20.70	\$13.24	\$16.78	\$19.86	\$23.09	\$29.74	\$33.98	57
58 59	\$4.76 \$5.12	\$5.94 \$6.35	\$6.95 \$7.39	\$7.89 \$8.39	\$9.88 \$10.54	\$11.19 \$11.96	\$10.42 \$10.92	\$12.96 \$13.59	\$14.63 \$15.33	\$15.79 \$16.53	\$19.25 \$20.42	\$21.97 \$23.31	\$13.79 \$14.37	\$17.50 \$18.26	\$20.75 \$21.67	\$24.16 \$25.27	\$31.17 \$32.67	\$35.63 \$37.37	58 59
60	\$5.47	\$6.75	\$7.83	\$8.91	\$11.20	\$12.72	\$11.45	\$14.25	\$16.07	\$17.31	\$21.66	\$24.74	\$14.96	\$19.05	\$22.64	\$26.43	\$34.24	\$39.18	60
61	\$5.83	\$7.16	\$8.27	\$9.42	\$11.86	\$13.48	\$12.01	\$14.94	\$16.84	\$18.14	\$22.98	\$26.26	\$15.58	\$19.88	\$23.65	\$27.65	\$35.89	\$41.09	61
62 63	\$6.18 \$6.83	\$7.56 \$8.36	\$8.71 \$9.64	\$9.93 \$10.99	\$12.53 \$13.87	\$14.23 \$15.76	\$12.58 \$13.28	\$15.65 \$16.51	\$17.64 \$18.61	\$19.02 \$20.52	\$24.38 \$26.26	\$27.87 \$30.00	\$16.21 \$17.39	\$20.75 \$22.21	\$24.72 \$26.43	\$28.93 \$30.87	\$37.61 \$40.00	\$43.10 \$45.78	62 63
64	\$7.48	\$9.16	\$10.57	\$12.06	\$15.21	\$17.29	\$14.01	\$17.41	\$19.62	\$22.12	\$28.28	\$32.29	\$18.66	\$23.78	\$28.27	\$32.92	\$42.53	\$48.63	64
65	\$8.13	\$9.97	\$11.50	\$13.11	\$16.56	\$18.83	\$14.78	\$18.37	\$20.70	\$23.86	\$30.46	\$34.74	\$20.01	\$25.47	\$30.23	\$35.12	\$45.22	\$51.66	65
66 67	\$8.78 \$9.43	\$10.76 \$11.56	\$12.42 \$13.35	\$14.18 \$15.24	\$17.90 \$19.25	\$20.36 \$21.89	\$15.60 \$16.47	\$19.38 \$20.45	\$21.84 \$23.02	\$25.73 \$27.74	\$32.80 \$35.32	\$37.38 \$40.23	\$21.46 \$23.00	\$27.27 \$29.18	\$32.33 \$34.56	\$37.47 \$39.97	\$48.09 \$51.14	\$54.87 \$58.28	66 67
68	\$10.71	\$13.16	\$15.21	\$17.34	\$21.84	\$24.81	\$18.12	\$22.57	\$25.66	\$30.54	\$38.71	\$44.01	\$25.07	\$31.87	\$37.77	\$43.52	\$55.39	\$63.00	68
69	\$11.99	\$14.76	\$17.08	\$19.43	\$24.42	\$27.72	\$19.93	\$24.92	\$28.60	\$33.61	\$42.42	\$48.15	\$27.32	\$34.79	\$41.28	\$47.38	\$59.98	\$68.09	69
70 71	\$13.28 \$14.55	\$16.36 \$17.95	\$18.95 \$20.82	\$21.53 \$23.63	\$27.01 \$29.59	\$30.64 \$33.56	\$21.92 \$24.11	\$27.51 \$30.37	\$31.88 \$35.53	\$36.99 \$40.72	\$46.49 \$50.94	\$52.68 \$57.63	\$29.79 \$32.47	\$37.98 \$41.47	\$45.12 \$49.31	\$51.58 \$56.16	\$64.96 \$70.35	\$73.60 \$79.55	70 71
72	\$15.83	\$19.55	\$22.69	\$25.72	\$32.19	\$36.48	\$26.52	\$33.54	\$39.58	\$44.81	\$55.81	\$63.05	\$35.39	\$45.28	\$53.91	\$61.15	\$76.18	\$86.00	72
73	\$18.13	\$22.52	\$26.22	\$29.62	\$36.89	\$41.75	\$29.39	\$37.30	\$44.12	\$49.83	\$61.82	\$69.74	\$38.85	\$49.89	\$59.54	\$67.34	\$83.56	\$94.19	73
74 75	\$20.44 \$22.74	\$25.48 \$28.44	\$29.77 \$33.30	\$33.53 \$37.43	\$41.61 \$46.32	\$47.01 \$52.28	\$32.57 \$36.09	\$41.48 \$46.13	\$49.19 \$54.85	\$55.41 \$61.60	\$68.48 \$75.85	\$77.13 \$85.31	\$42.66 \$46.83	\$54.97 \$60.57	\$65.77 \$72.64	\$74.16 \$81.68	\$91.65 \$100.53	\$103.17 \$112.99	74 75
76	\$25.04	\$31.39	\$36.83	\$41.35	\$51.04	\$57.55	\$40.00	\$51.32	\$61.15	\$68.49	\$84.01	\$94.35	\$51.40	\$66.74	\$80.23	\$89.96	\$110.28	\$123.75	76
77	\$27.34	\$34.35	\$40.37	\$45.25	\$55.75	\$62.82	\$44.32	\$57.08	\$68.18	\$76.15	\$93.03	\$104.35	\$56.43	\$73.55	\$88.63	\$99.09	\$120.97	\$135.53	77
78 79	\$29.46 \$31.58	\$37.09 \$39.83	\$43.66 \$46.96	\$48.92 \$52.59	\$60.18 \$64.61	\$67.74 \$72.66	\$47.14 \$50.13	\$60.83 \$64.82	\$72.77 \$77.66	\$81.22 \$86.64	\$99.07 \$105.50	\$110.98 \$118.03	\$59.55 \$62.85	\$77.78 \$82.27	\$93.87 \$99.44	\$104.90 \$111.05	\$127.85 \$135.12	\$143.04 \$150.98	78 79
80	\$33.70	\$42.57	\$50.26	\$56.25	\$69.05	\$77.57	\$53.32	\$69.08	\$82.89	\$92.41	\$112.35	\$125.53	\$66.33	\$87.01	\$105.34	\$117.55	\$142.81	\$159.35	80
81	\$35.84	\$45.30	\$53.55	\$59.92	\$73.48	\$82.49	\$56.71	\$73.62	\$88.46	\$98.57	\$119.65	\$133.51	\$70.00	\$92.03	\$111.57	\$124.43	\$150.94	\$168.18	81
82 83	\$37.96 \$40.74	\$48.04 \$51.67	\$56.85 \$61.24	\$63.59 \$68.50	\$77.91 \$83.88	\$87.41 \$94.01	\$60.31 \$64.13	\$78.46 \$83.56	\$94.44 \$100.68	\$105.13 \$112.05	\$127.42 \$135.70	\$142.00 \$151.10	\$73.87 \$78.11	\$97.33 \$103.08	\$118.18 \$125.32	\$131.71 \$139.63	\$159.52 \$168.98	\$177.50 \$187.86	82 83
84	\$43.54	\$55.29	\$65.62	\$73.39	\$89.83	\$100.61	\$68.19	\$88.98	\$107.35	\$119.43	\$144.51	\$160.78	\$82.61	\$109.18	\$132.89	\$148.04	\$179.00	\$198.83	84
85	\$46.32	\$58.91	\$70.00	\$78.30	\$95.79	\$107.22	\$72.51	\$94.75	\$114.46	\$127.29	\$153.89	\$171.07	\$87.36	\$115.63	\$140.92	\$156.94	\$189.62	\$210.43	85
86 87	\$49.12 \$51.91	\$62.54 \$66.15	\$74.39 \$78.78	\$83.20 \$88.11	\$101.74 \$107.70	\$113.82 \$120.43	\$77.11 \$81.99	\$100.90 \$107.45	\$122.03 \$130.11	\$135.67 \$144.61	\$163.89 \$174.54	\$182.03 \$193.68	\$92.39 \$97.70	\$122.46 \$129.70	\$149.44 \$158.48	\$166.38 \$176.39	\$200.86 \$212.77	\$222.72 \$235.72	86 87
88	\$54.54	\$69.49	\$82.78	\$92.60	\$113.26	\$126.65	\$85.56	\$112.09	\$135.78	\$150.94	\$182.27	\$202.27	\$101.52	\$134.76	\$164.73	\$183.38	\$221.34	\$245.25	88
89	\$57.17	\$72.82	\$86.78	\$97.10	\$118.81	\$132.88	\$89.28	\$116.93	\$141.70	\$157.55	\$190.34	\$211.23	\$105.49	\$140.02	\$171.22	\$190.65	\$230.26	\$255.16	89
90 91	\$59.81 \$62.44	\$76.14 \$79.48	\$90.78 \$94.79	\$101.60 \$106.10	\$124.37 \$129.93	\$139.11 \$145.33	\$93.15 \$97.20	\$121.98 \$127.25	\$147.88 \$154.33	\$164.46 \$171.67	\$198.77 \$207.57	\$220.61 \$230.38	\$109.62 \$113.91	\$145.49 \$151.16	\$177.97 \$184.99	\$198.22 \$206.09	\$239.54 \$249.18	\$265.46 \$276.19	90 91
92	\$65.08	\$82.81	\$98.78	\$100.10	\$135.49	\$151.56	\$101.41	\$132.76	\$161.06	\$171.07	\$207.57	\$230.36	\$118.35	\$157.06	\$192.28	\$214.26	\$259.23	\$287.35	92
93	\$66.84	\$84.98	\$101.35	\$113.50	\$139.10	\$155.58	\$103.77	\$135.72	\$164.62	\$183.17	\$221.63	\$245.94	\$120.66	\$159.98	\$195.82	\$218.26	\$264.17	\$292.74	93
94	\$68.60	\$87.14	\$103.93	\$116.39	\$142.71	\$159.60	\$106.21	\$138.74	\$168.25	\$187.24	\$226.60	\$251.39	\$123.01	\$162.97	\$199.43	\$222.34	\$269.20	\$298.23	94
95 96	\$70.36 \$72.12	\$89.31 \$91.48	\$106.50 \$109.07	\$119.30 \$122.20	\$146.32 \$149.94	\$163.63 \$167.65	\$108.69 \$111.23	\$141.83 \$144.99	\$171.96 \$175.76	\$191.40 \$195.66	\$231.68 \$236.87	\$256.97 \$262.67	\$125.41 \$127.86	\$166.00 \$169.09	\$203.10 \$206.86	\$226.50 \$230.74	\$274.33 \$279.55	\$303.83 \$309.53	95 96
97	\$73.88	\$93.64	\$111.64	\$125.09	\$153.55	\$171.67	\$113.83	\$148.23	\$179.64	\$200.01	\$242.19	\$268.48	\$130.36	\$172.23	\$210.68	\$235.06	\$284.88	\$315.35	97
98	\$75.64	\$95.81	\$114.21	\$128.00	\$157.17	\$175.69 \$179.71	\$116.49	\$151.54	\$183.61	\$204.47 \$209.02	\$247.62 \$253.18	\$274.42 \$280.49	\$132.90 \$135.50	\$175.42	\$214.58	\$239.46 \$243.94	\$290.30 \$295.82	\$321.28	98 99
99 100+	\$77.39 \$79.15	\$97.98 \$100.14	\$116.78 \$119.35	\$130.90 \$133.80	\$160.78 \$164.40	\$179.71 \$183.73	\$119.22 \$122.01	\$154.92 \$158.39	\$187.67 \$191.82	\$209.02 \$213.68	\$253.18 \$258.85	\$280.49 \$286.69	\$135.50 \$138.15	\$178.66 \$181.96	\$218.55 \$222.60	\$243.94 \$248.50	\$295.82 \$301.46	\$327.32 \$333.47	99 100+

ŀ				Q	uarterly Prer	nium per \$3	00 Monthly E		unt After 109 ive - 90 Day			sulting in 10	% Cumulativ	re Increase)					
Issue			uture Purch	ase Option					o 3% Comp						to 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$7.89	\$9.70	\$11.22	\$12.49	\$15.17	\$17.01	\$12.32	\$15.27	\$17.79	\$20.19	\$25.19	\$28.59	\$23.90	\$30.07	\$35.41	\$40.78	\$51.81	\$58.83	25
26 27	\$7.95 \$7.99	\$9.77 \$9.83	\$11.32 \$11.39	\$12.58 \$12.67	\$15.30 \$15.42	\$17.14 \$17.27	\$12.52 \$12.71	\$15.52 \$15.79	\$18.07 \$18.37	\$20.50 \$20.86	\$25.61 \$26.07	\$29.11 \$29.62	\$24.19 \$24.49	\$30.44 \$30.79	\$35.84 \$36.26	\$41.26 \$41.78	\$52.46 \$53.10	\$59.57 \$60.35	26 27
28	\$8.05	\$9.03	\$11.48	\$12.74	\$15.42 \$15.52	\$17.44	\$12.71	\$16.04	\$18.66	\$20.00	\$26.57	\$30.14	\$24.49	\$30.79	\$36.20	\$42.31	\$53.78	\$61.13	28
29	\$8.09	\$9.97	\$11.55	\$12.84	\$15.65	\$17.56	\$13.10	\$16.30	\$18.95	\$21.57	\$26.97	\$30.66	\$25.07	\$31.50	\$37.13	\$42.82	\$54.46	\$61.90	29
30	\$8.12	\$10.02	\$11.64	\$12.94	\$15.79	\$17.69	\$13.29	\$16.56	\$19.27	\$21.92	\$27.42	\$31.21	\$25.36	\$31.89	\$37.58	\$43.34	\$55.14	\$62.71	30
31	\$8.18	\$10.09	\$11.70	\$13.04	\$15.91	\$17.85	\$13.49	\$16.82	\$19.60	\$22.29	\$27.91	\$31.76	\$25.64	\$32.27	\$38.03	\$43.86	\$55.85	\$63.51	31
32 33	\$8.22 \$8.25	\$10.15 \$10.22	\$11.77 \$11.87	\$13.13 \$13.22	\$16.01 \$16.14	\$17.99 \$18.11	\$13.68 \$13.90	\$17.07 \$17.34	\$19.92 \$20.24	\$22.64 \$23.02	\$28.39 \$28.88	\$32.31 \$32.89	\$25.94 \$26.22	\$32.66 \$33.06	\$38.49 \$38.94	\$44.41 \$44.96	\$56.56 \$57.28	\$64.33 \$65.16	32 33
34	\$8.32	\$10.22	\$11.94	\$13.32	\$16.14	\$18.27	\$14.14	\$17.62	\$20.24	\$23.42	\$29.37	\$33.47	\$26.55	\$33.44	\$39.39	\$45.51	\$57.28	\$66.01	34
35	\$8.35	\$10.35	\$12.03	\$13.42	\$16.40	\$18.40	\$14.36	\$17.89	\$20.92	\$23.80	\$29.92	\$34.02	\$26.87	\$33.86	\$39.91	\$46.06	\$58.73	\$66.85	35
36	\$8.44	\$10.45	\$12.19	\$13.59	\$16.62	\$18.66	\$14.62	\$18.24	\$21.34	\$24.29	\$30.53	\$34.74	\$27.23	\$34.31	\$40.46	\$46.70	\$59.57	\$67.82	36
37	\$8.50	\$10.57	\$12.32	\$13.77	\$16.85	\$18.92	\$14.91	\$18.60	\$21.77	\$24.77	\$31.17	\$35.48	\$27.59	\$34.77	\$41.01	\$47.34	\$60.41	\$68.78	37
38 39	\$8.60 \$8.70	\$10.70 \$10.84	\$12.49 \$12.65	\$13.94 \$14.14	\$17.07 \$17.30	\$19.21 \$19.47	\$15.20 \$15.49	\$18.95 \$19.31	\$22.19 \$22.64	\$25.29 \$25.81	\$31.82 \$32.51	\$36.22 \$36.99	\$27.94 \$28.33	\$35.22 \$35.71	\$41.56 \$42.11	\$47.99 \$48.64	\$61.25 \$62.13	\$69.76 \$70.76	38 39
40	\$8.77	\$10.64	\$12.80	\$14.14	\$17.52	\$19.47	\$15.49	\$19.69	\$23.09	\$26.32	\$33.18	\$37.77	\$28.72	\$36.19	\$42.11	\$49.32	\$63.00	\$70.76	40
41	\$8.87	\$11.06	\$12.97	\$14.49	\$17.75	\$19.99	\$16.07	\$20.09	\$23.54	\$26.87	\$33.89	\$38.58	\$29.11	\$36.67	\$43.27	\$50.00	\$63.88	\$72.80	41
42	\$8.92	\$11.19	\$13.10	\$14.65	\$17.99	\$20.24	\$16.37	\$20.47	\$24.02	\$27.42	\$34.61	\$39.39	\$29.49	\$37.16	\$43.86	\$50.68	\$64.78	\$73.83	42
43	\$9.02	\$11.32	\$13.26	\$14.84	\$18.24	\$20.50	\$16.69	\$20.86	\$24.52	\$27.97	\$35.34	\$40.23	\$29.89	\$37.64	\$44.44	\$51.39	\$65.68	\$74.90	43
44 45	\$9.12 \$9.19	\$11.42	\$13.42	\$15.00	\$18.47	\$20.79	\$17.01	\$21.29	\$25.00 \$25.52	\$28.56	\$36.09	\$41.07	\$30.27	\$38.16	\$45.05	\$52.10 \$52.81	\$66.62	\$75.97	44 45
45 46	\$9.19 \$9.35	\$11.55 \$11.80	\$13.59 \$13.87	\$15.20 \$15.55	\$18.69 \$19.14	\$21.05 \$21.57	\$17.30 \$18.05	\$21.70 \$22.64	\$25.52 \$26.52	\$29.17 \$30.14	\$36.84 \$37.77	\$41.94 \$43.01	\$30.69 \$31.17	\$38.71 \$39.33	\$45.63 \$46.38	\$52.81 \$53.65	\$67.56 \$68.70	\$77.03 \$78.33	45 46
47	\$9.54	\$12.03	\$14.17	\$15.88	\$19.60	\$22.06	\$18.82	\$23.61	\$27.56	\$31.14	\$38.74	\$44.11	\$31.66	\$39.94	\$47.12	\$54.53	\$69.82	\$79.62	47
48	\$9.70	\$12.25	\$14.45	\$16.24	\$20.02	\$22.57	\$19.64	\$24.61	\$28.62	\$32.18	\$39.74	\$45.24	\$32.14	\$40.59	\$47.86	\$55.40	\$70.98	\$80.95	48
49	\$9.87	\$12.49	\$14.78	\$16.59	\$20.47	\$23.09	\$20.50	\$25.67	\$29.72	\$33.24	\$40.74	\$46.41	\$32.66	\$41.24	\$48.64	\$56.31	\$72.15	\$82.30	49
50 51	\$10.02 \$10.19	\$12.74 \$12.97	\$15.07 \$15.37	\$16.95 \$17.27	\$20.92 \$21.37	\$23.61 \$24.12	\$21.41 \$22.35	\$26.77 \$27.94	\$30.89 \$32.08	\$34.34 \$35.48	\$41.78 \$42.86	\$47.61 \$48.83	\$33.18 \$33.69	\$41.88 \$42.56	\$49.41 \$50.19	\$57.21 \$58.15	\$73.35 \$74.58	\$83.67 \$85.05	50 51
52	\$10.19	\$12.97	\$15.69	\$17.62	\$21.84	\$24.12	\$23.32	\$27.94	\$32.08	\$35.48 \$36.64	\$42.86 \$43.95	\$48.83	\$33.69	\$42.56 \$43.24	\$51.00	\$59.08	\$74.58 \$75.80	\$86.48	52
53	\$10.53	\$13.45	\$15.03	\$17.02	\$22.29	\$25.16	\$24.35	\$30.40	\$34.64	\$37.84	\$45.08	\$51.39	\$34.77	\$43.92	\$51.81	\$60.06	\$77.07	\$87.90	53
54	\$10.67	\$13.68	\$16.27	\$18.34	\$22.74	\$25.67	\$25.42	\$31.69	\$35.99	\$39.09	\$46.24	\$52.71	\$35.31	\$44.63	\$52.65	\$61.03	\$78.33	\$89.35	54
55	\$10.84	\$13.90	\$16.56	\$18.66	\$23.19	\$26.19	\$26.55	\$33.09	\$37.39	\$40.39	\$47.44	\$54.04	\$35.89	\$45.31	\$53.49	\$62.03	\$79.62	\$90.84	55
56 57	\$11.90	\$15.10	\$17.85	\$20.19	\$25.12	\$28.42	\$27.84	\$34.67	\$39.16	\$42.31	\$50.33	\$57.34	\$37.39	\$47.28	\$55.88	\$64.88	\$83.44	\$95.27	56
58	\$12.94 \$14.00	\$16.30 \$17.47	\$19.14 \$20.44	\$21.67 \$23.19	\$27.07 \$29.04	\$30.66 \$32.89	\$29.21 \$30.62	\$36.36 \$38.09	\$41.04 \$43.01	\$44.31 \$46.41	\$53.36 \$56.60	\$60.86 \$64.58	\$38.94 \$40.56	\$49.32 \$51.46	\$58.38 \$61.00	\$67.88 \$71.02	\$87.45 \$91.65	\$99.90 \$104.75	57 58
59	\$15.04	\$18.66	\$21.74	\$24.67	\$30.99	\$35.16	\$32.11	\$39.94	\$45.08	\$48.61	\$60.03	\$68.53	\$42.24	\$53.68	\$63.71	\$74.28	\$96.05	\$109.86	59
60	\$16.07	\$19.86	\$23.02	\$26.19	\$32.92	\$37.39	\$33.67	\$41.88	\$47.25	\$50.91	\$63.68	\$72.73	\$43.98	\$56.01	\$66.56	\$77.72	\$100.67	\$115.19	60
61	\$17.14	\$21.05	\$24.32	\$27.69	\$34.86	\$39.62	\$35.31	\$43.92	\$49.51	\$53.33	\$67.56	\$77.20	\$45.79	\$58.44	\$69.53	\$81.30	\$105.52	\$120.79	61
62 63	\$18.17 \$20.09	\$22.22 \$24.57	\$25.61 \$28.33	\$29.21 \$32.31	\$36.84 \$40.78	\$41.84 \$46.34	\$36.99 \$39.04	\$46.02 \$48.54	\$51.88 \$54.71	\$55.91 \$60.31	\$71.67 \$77.20	\$81.95 \$88.19	\$47.67 \$51.13	\$61.00 \$65.30	\$72.67 \$77.72	\$85.05 \$90.75	\$110.57 \$117.59	\$126.71 \$134.60	62
64	\$21.99	\$26.94	\$31.08	\$35.44	\$44.73	\$50.84	\$41.21	\$51.19	\$57.70	\$65.03	\$83.15	\$94.92	\$54.85	\$69.92	\$83.12	\$96.79	\$117.59	\$134.60	64
65	\$23.90	\$29.30	\$33.79	\$38.54	\$48.68	\$55.36	\$43.46	\$54.01	\$60.86	\$70.15	\$89.55	\$102.14	\$58.83	\$74.87	\$88.87	\$103.26	\$132.95	\$151.87	65
66	\$25.81	\$31.63	\$36.51	\$41.69	\$52.61	\$59.86	\$45.86	\$56.98	\$64.20	\$75.65	\$96.44	\$109.89	\$63.10	\$80.17	\$95.05	\$110.15	\$141.39	\$161.32	66
67	\$27.72	\$33.99	\$39.26	\$44.79	\$56.60	\$64.36	\$48.41	\$60.12	\$67.68	\$81.57	\$103.84	\$118.27	\$67.63	\$85.80	\$101.61	\$117.52	\$150.35	\$171.34	67
68 69	\$31.50 \$35.26	\$38.68 \$43.40	\$44.73 \$50.23	\$50.96 \$57.11	\$64.20 \$71.80	\$72.93 \$81.50	\$53.26 \$58.60	\$66.36 \$73.25	\$75.45 \$84.08	\$89.77 \$98.80	\$113.81 \$124.71	\$129.39 \$141.55	\$73.70 \$80.33	\$93.69 \$102.29	\$111.06 \$121.37	\$127.94 \$139.29	\$162.83 \$176.35	\$185.21 \$200.19	68 69
70	\$39.04	\$48.09	\$55.73	\$63.29	\$79.40	\$90.07	\$64.45	\$80.88	\$93.72	\$108.76	\$136.66	\$154.88	\$87.58	\$111.67	\$132.66	\$151.65	\$170.33	\$216.39	70
71	\$42.79	\$52.78	\$61.22	\$69.47	\$87.00	\$98.67	\$70.88	\$89.29	\$104.46	\$119.72	\$149.77	\$169.43	\$95.47	\$121.92	\$144.98	\$165.10	\$206.81	\$233.88	71
72	\$46.54	\$57.46	\$66.72	\$75.61	\$94.62	\$107.24	\$77.97	\$98.60	\$116.36	\$131.76	\$164.10	\$185.37	\$104.04	\$133.11	\$158.50	\$179.77	\$223.96	\$252.84	72
73	\$53.30	\$66.20	\$77.10	\$87.09	\$108.47	\$122.73	\$86.42	\$109.67	\$129.71	\$146.50	\$181.75	\$205.04	\$114.22	\$146.66	\$175.05	\$197.99	\$245.65	\$276.93	73
74 75	\$60.09 \$66.85	\$74.90 \$83.60	\$87.52 \$97.89	\$98.57 \$110.06	\$122.34 \$136.18	\$138.23 \$153.71	\$95.76 \$106.11	\$121.96 \$135.63	\$144.63 \$161.25	\$162.90 \$181.10	\$201.32 \$222.98	\$226.77 \$250.80	\$125.41 \$137.68	\$161.60 \$178.07	\$193.36 \$213.58	\$218.03 \$240.13	\$269.46 \$295.56	\$303.31 \$332.20	74 75
75 76	\$73.60	\$92.30	\$108.27	\$121.56	\$150.06	\$169.20	\$106.11	\$150.87	\$161.25	\$201.34	\$222.98	\$250.80	\$151.13	\$178.07	\$235.88	\$240.13	\$324.21	\$363.83	75 76
77	\$80.37	\$101.00	\$118.69	\$133.05	\$163.90	\$184.69	\$130.30	\$167.82	\$200.44	\$223.89	\$273.50	\$306.78	\$165.90	\$216.23	\$260.57	\$291.32	\$355.64	\$398.46	77
78	\$86.60	\$109.05	\$128.36	\$143.81	\$176.94	\$199.16	\$138.58	\$178.84	\$213.93	\$238.80	\$291.26	\$326.28	\$175.09	\$228.68	\$275.99	\$308.40	\$375.89	\$420.55	78
79	\$92.85	\$117.11	\$138.06	\$154.62	\$189.97	\$213.61	\$147.38	\$190.58	\$228.32	\$254.71	\$310.18	\$347.01	\$184.79	\$241.87	\$292.36	\$326.47	\$397.27	\$443.87	79
80 81	\$99.09 \$105.37	\$125.16 \$133.18	\$147.76 \$157.43	\$165.39 \$176.15	\$202.99 \$216.03	\$228.06 \$242.52	\$156.75 \$166.72	\$203.09 \$216.45	\$243.68 \$260.07	\$271.69 \$289.80	\$330.32 \$351.76	\$369.06 \$392.51	\$195.01 \$205.81	\$255.81 \$270.56	\$309.68 \$328.02	\$345.59 \$365.83	\$419.87 \$443.77	\$468.48 \$494.45	80 81
81	\$105.37 \$111.61	\$133.18 \$141.23	\$157.43 \$167.13	\$176.15 \$186.96	\$216.03 \$229.06	\$242.52 \$256.97	\$166.72 \$177.32	\$216.45 \$230.68	\$260.07 \$277.64	\$289.80	\$351.76 \$374.63	\$392.51 \$417.47	\$205.81 \$217.16	\$270.56 \$286.14	\$328.02 \$347.46	\$365.83 \$387.24	\$443.77 \$469.00	\$494.45 \$521.84	81 82
83	\$119.79	\$151.90	\$180.04	\$201.38	\$246.60	\$276.38	\$188.54	\$245.65	\$296.01	\$329.42	\$398.95	\$444.22	\$229.65	\$303.06	\$368.45	\$410.52	\$496.80	\$552.30	83
84	\$128.01	\$162.54	\$192.91	\$215.78	\$264.09	\$295.78	\$200.48	\$261.60	\$315.60	\$351.12	\$424.85	\$472.68	\$242.87	\$320.98	\$390.70	\$435.24	\$526.27	\$584.55	84
85	\$136.18	\$173.18	\$205.81	\$230.20	\$281.62	\$315.22	\$213.18	\$278.58	\$336.50	\$374.24	\$452.44	\$502.95	\$256.84	\$339.96	\$414.30	\$461.40	\$557.48	\$618.66	85
86	\$144.40	\$183.85	\$218.71	\$244.62	\$299.11	\$334.62	\$226.70	\$296.66	\$358.78	\$398.88	\$481.83	\$535.16	\$271.62	\$360.04	\$439.34	\$489.15	\$590.52	\$654.79	86
87 88	\$152.61 \$160.35	\$194.49 \$204.29	\$231.62 \$243.36	\$259.04 \$272.24	\$316.65 \$332.97	\$354.06 \$372.36	\$241.07 \$251.54	\$315.90 \$329.55	\$382.51 \$399.20	\$425.14 \$443.77	\$513.14 \$535.88	\$569.42 \$594.67	\$287.24 \$298.46	\$381.33 \$396.20	\$465.93 \$484.30	\$518.57 \$539.14	\$625.55 \$650.75	\$693.01 \$721.02	87 88
89	\$160.33	\$204.29	\$255.13	\$285.46	\$349.31	\$390.67	\$262.47	\$343.77	\$416.60	\$463.21	\$559.61	\$621.03	\$310.15	\$411.65	\$503.37	\$560.52	\$676.97	\$750.16	89
90	\$175.84	\$223.86	\$266.90	\$298.69	\$365.64	\$408.97	\$273.86	\$358.62	\$434.78	\$483.52	\$584.39	\$648.58	\$322.27	\$427.72	\$523.23	\$582.77	\$704.23	\$780.46	90
91	\$183.56	\$233.66	\$278.67	\$311.92	\$382.00	\$427.27	\$285.76	\$374.11	\$453.73	\$504.70	\$610.26	\$677.33	\$334.88	\$444.41	\$543.86	\$605.89	\$732.60	\$812.00	91
92	\$191.32	\$243.45	\$290.41	\$325.15	\$398.33	\$445.58	\$298.14	\$390.31	\$473.52	\$526.82	\$637.30	\$707.38	\$347.94	\$461.75	\$565.30	\$629.92	\$762.12	\$844.82	92
93	\$196.49	\$249.83	\$297.98	\$333.69	\$408.94	\$457.41	\$305.10	\$399.01	\$483.97	\$538.53	\$651.59	\$723.06	\$354.74	\$470.35	\$575.72	\$641.69	\$776.64	\$860.66	93
94 95	\$201.67 \$206.84	\$256.20 \$262.57	\$305.55 \$313.12	\$342.19 \$350.72	\$419.58 \$430.19	\$469.22 \$481.06	\$312.25 \$319.55	\$407.90 \$416.99	\$494.64 \$505.57	\$550.50 \$562.72	\$666.20 \$681.14	\$739.10 \$755.49	\$361.66 \$368.71	\$479.12 \$488.05	\$586.32 \$597.12	\$653.69 \$665.92	\$791.46 \$806.53	\$876.80 \$893.27	94 95
95 96	\$206.84	\$262.57	\$320.65	\$359.26	\$430.19	\$492.90	\$327.02	\$416.99	\$516.73	\$575.23	\$696.41	\$772.24	\$375.93	\$488.05	\$608.16	\$678.36	\$821.89	\$910.02	96
97	\$217.20	\$275.31	\$328.22	\$367.77	\$451.43	\$504.70	\$334.65	\$435.79	\$528.14	\$588.04	\$712.03	\$789.33	\$383.26	\$506.35	\$619.41	\$691.08	\$837.54	\$927.12	97
98	\$222.37	\$281.68	\$335.79	\$376.31	\$462.08	\$516.54	\$342.49	\$445.51	\$539.81	\$601.14	\$728.00	\$806.78	\$390.73	\$515.72	\$630.86	\$704.01	\$853.49	\$944.56	98
99	\$227.51	\$288.06	\$343.32	\$384.85	\$472.68	\$528.34	\$350.50	\$455.48	\$551.75	\$614.53	\$744.34	\$824.64	\$398.37	\$525.26	\$642.53	\$717.17	\$869.72	\$962.31	99
100+	\$232.68	\$294.43	\$350.89	\$393.38	\$483.32	\$540.18	\$358.71	\$465.66	\$563.95	\$628.21	\$761.02	\$842.88	\$406.15	\$534.96	\$654.43	\$730.60	\$886.28	\$980.39	10

To   S251.02   S313.92   S367.60   S413.26   S511.38   S577.20   S398.44   S509.32   S605.50   S680.06   S837.33   S941.77   S516.97   S668.65   S601.99   S901.69   S11.09.85   S67.49   S736.78   S858.57   S931.48   S257.20   S308.47   S301.77   S301.77   S301.77   S379.26   S445.69   S465.49   S563.49   S653.37   S415.55   S665.37   S665.49   S665.37   S415.55   S665.37	$\neg$					Annual Prer	mium per \$3						sulting in 10	% Cumulativ	re Increase)					
28 2863	Issue		-	uture Purci	nase Option			,							Au	to 5% Com	pound Inflati	on		Issue
28																			Lifetime	Age
28   28   28   28   28   28   28   28																			\$220.90	25
28																			\$223.70 \$226.61	26 27
28 S 20.06 S 27.40 S 44.25 S 48.22 S 58.27 S 58.56 S 59.41 S 50.20 S 27.10 S 50.02 S 515.13 S 515.27 S 20.00 S																			\$229.53	28
38	29	\$30.36			\$48.21				\$61.20		\$81.00	\$101.28							\$232.44	29
28 S 30.04 S 38.1-4 S 4-21 S 49.00 S 60.12 57.52 S 45.1.7																			\$235.48	30
38																			\$238.51	31
34 S1321 S3862 S4481 S00.03 S61.09 S66.00 S50.00 S50.19 S77.27 S87.02 S77.02 S7																			\$241.55 \$244.71	32 33
52 53133 S8386 54518 S50.40 S61.75 S62.44 S87.00 S50.22 S77.02 S87.02 S8																			\$247.86	34
32 53.194 53.27 54.01 54.027 51.73 563.27 57.10 55.09 58.03 58.173 59.30.3 511.07 513.22 5103.09 5105.05 515.99 517.779 522.06.5 510.00 510.02 52.00.1 510.00 510.02 52.00.1 510.00 510.02 52.00.1 510.00 510.02 52.00.1 510.00 51																			\$251.02	35
88 52231 \$40.19 \$46.87 \$52.34 \$64.12 \$77.14 \$57.00 \$77.11 \$83.30 \$44.96 \$119.40 \$119.00 \$104.20 \$134.00 \$233.20 \$40.00 \$233.20 \$30.00 \$40.00 \$233.20 \$30.00 \$40.00 \$233.20 \$30.00 \$40.00 \$233.20 \$30.00 \$40.00 \$233.20 \$40.00 \$233.20 \$40.00 \$233.20 \$40.00 \$233.20 \$40.00 \$																			\$254.66	36
98   \$32.67   \$40.68   \$47.49   \$53.06   \$64.97   \$73.11   \$56.17   \$72.00   \$80.01   \$60.91   \$102.05   \$189.05   \$103.00   \$101.05   \$102.05   \$103.00   \$105.00   \$								\$55.98											\$258.30	37
Second Process   Seco																			\$261.94 \$265.72	38 39
44   \$33.52   \$41.54   \$48.70   \$54.41   \$66.67   \$77.00   \$60.36   \$77.42   \$88.41   \$10.091   \$121.27   \$144.88   \$10.93   \$197.71   \$102.40   \$24.42   \$4																			\$269.48	40
42   \$33.88   \$42.07   \$50.04   \$66.05   \$67.07   \$67.09   \$62.07   \$77.33   \$82.05   \$70.00   \$40.07   \$70.00																			\$273.36	41
44   \$34.44   \$34.24   \$40.25   \$50.40   \$56.55   \$69.34   \$77.09   \$60.34   \$77.09   \$60.34   \$57.06   \$77.00	42	\$33.52	\$42.02	\$49.18	\$55.01	\$67.52		\$61.45	\$76.87	\$90.23	\$102.98	\$129.94	\$147.92	\$110.75	\$139.54	\$164.67	\$190.30	\$243.24	\$277.24	42
46   \$33.4.9   \$44.33   \$52.10   \$57.06   \$70.19   \$70.06   \$64.97   \$814.9   \$56.5   \$99.5   \$11.05   \$141.5																			\$281.26	43
46   \$85.10   \$44.33   \$82.10   \$56.44   \$71.90   \$81.00   \$67.76   \$85.01   \$99.68   \$11.31   \$11.10   \$11.40					+				4.0.00										\$285.26	44
47   \$35.63   \$44.61   \$53.20   \$59.63   \$77.59   \$82.82   \$70.68   \$88.65   \$10.37   \$11.665   \$145.49   \$165.65   \$118.89   \$149.74   \$202.19   \$204.40   \$12.44   \$17.45   \$17.64   \$140.65   \$15.24   \$17.74   \$202.19   \$204.40   \$12.44   \$17.45   \$17.64   \$140.65   \$15.24   \$17.74   \$202.19   \$204.40   \$12.44   \$17.45   \$202.10   \$17.45   \$202.10   \$20																			\$289.27 \$294.13	45 46
\$85.4.3   \$46.6.7   \$55.5.5   \$62.2.0   \$75.17   \$92.4.1   \$77.47   \$12.0.4   \$14.0.2   \$16.9.0   \$16.2.7.1   \$10.2.7.1   \$10.2.6.1   \$17.9.7   \$20.0.0   \$26.0.0																			\$294.13	46 47
49   \$37.04   \$46.07   \$51.05   \$37.06   \$76.07   \$76.07   \$86.77   \$77.57   \$86.05   \$77.57   \$86.05   \$77.57   \$86.05   \$80.39   \$70.05   \$115.07   \$71.296   \$516.09   \$183.37   \$122.65   \$159.28   \$156.09   \$183.37   \$122.65   \$218.08   \$27.59   \$150.05   \$150.07   \$132.25   \$150.09   \$183.37   \$122.55   \$159.28   \$150.09   \$183.37   \$122.55   \$159.28   \$150.09   \$183.37   \$122.55   \$159.28   \$150.09   \$183.37   \$122.55   \$159.28   \$150.09   \$183.37   \$122.55   \$159.28   \$150.09   \$183.37   \$122.55   \$159.28   \$150.09   \$150.00																			\$303.96	48
51 \$38.26 \$48.47 \$57.68 \$48.5 \$50.27 \$90.00 \$89.02 \$10.49 \$150.47 \$132.2 \$160.91 \$183.37 \$12.64 \$185.20 \$189.47 \$218.35 \$280.00 \$150.37 \$10.40 \$10.00 \$142.00 \$160.20		\$37.04	\$46.87	\$55.50			\$86.71	\$76.99		\$111.61	\$124.84		\$174.26	\$122.65	\$154.84	\$182.64	\$211.43	\$270.93	\$309.07	49
\$\frac{5}{26}\$\$ \begin{center}{\sumsymbol{5}{26}\$\$   \$88.86 \end{center}{\sumsymbol{5}{26}\$\$   \$88.86 \end{center}{\sumsymbol{5}{26}\$\$   \$88.86 \end{center}{\sumsymbol{5}{26}\$\$   \$88.86 \end{center}{\sumsymbol{5}{26}\$\$   \$88.86 \end{center}{\sumsymbol{5}{26}\$\$   \$89.36 \end{center}{\sumsymbol{5}{26}}\$\$   \$80.86 \end{center}{\sumsymb												4							\$314.16	50
53   \$39.47   \$50.52   \$59.99   \$67.52   \$39.86   \$94.48   \$94.48   \$14.16   \$130.06   \$142.09   \$160.29   \$192.97   \$130.55   \$14.91   \$194.55   \$229.13   \$229.31																			\$319.39	51
54   540.07   551.37   551.08   586.86   385.37   584.45   595.45   5119.01   5135.17   5148.6   5177.05   5177.05   5224.15   5224.35																			\$324.73 \$330.08	52 53
56 \$44.68 \$56.72 \$57.07 \$71.08 \$98.08 \$99.70 \$124.23 \$140.38 \$116.8 \$178.16 \$20.93 \$134.79 \$770.14 \$200.086 \$22.93																			\$335.54	54
56   \$44.69   \$56.72   \$67.03   \$75.78   \$94.96   \$106.74   \$101.45   \$11.95   \$101.45   \$11.51   \$101.45   \$11.51   \$101.45   \$11.51   \$101.45   \$11.51   \$101.45   \$11.51   \$101.45   \$11.51   \$101.45   \$11.51   \$101.45   \$11.51   \$101.45   \$11.51   \$101.45   \$101.45   \$11.51   \$101.45																			\$341.12	55
58         58         58         58         58         58         56         57         57         57         57         57         57         57         57         57         57         57         57         58         61         52         66         51         63         51         52         66         51         52         53         51         52         66         58         46         57         58         46         51         52         51         51         52         52         53         52         53         53         51         51         51         52         53         53         51         51         51         52         53         53         51         51         51         51         52         53         53         51         51         51         52         52         52         52         53         53         51         51         52         53<	56				\$75.78											\$209.85	\$243.61		\$357.76	56
59         \$66.47         \$70.07         \$81.61         \$92.66         \$110.34         \$132.09         \$149.97         \$169.29         \$126.25         \$223.91         \$257.33         \$168.60         \$201.93         \$239.24         \$278.95         \$380.20         \$378.05         \$39.20         \$378.05         \$39.20         \$378.05         \$39.20         \$378.05         \$39.20         \$39.22         \$38.42         \$39.00         \$391.32         \$151.00         \$110.20																			\$375.13	57
60         \$60.36         \$74.75         \$86.46         \$893.66         \$123.63         \$140.86         \$126.22         \$157.27         \$177.42         \$191.15         \$239.12         \$273.12         \$166.15         \$210.33         \$249.92         \$291.82         \$357.66           62         \$88.24         \$96.18         \$109.66         \$138.93         \$157.16         \$138.83         \$157.16         \$138.83         \$157.16         \$138.83         \$157.16         \$138.83         \$157.16         \$138.83         \$157.16         \$138.83         \$157.42         \$138.83         \$157.16         \$138.83         \$157.16         \$138.83         \$157.16         \$138.83         \$157.40         \$148.85         \$122.24         \$250.64         \$250.64         \$250.68         \$208.87         \$331.17         \$191.93         \$441.55         \$412.66         \$392.57         \$110.02         \$157.60         \$181.27         \$173.70         \$110.25         \$157.50         \$191.93         \$122.24         \$22.60         \$282.65         \$236.42         \$200.96         \$262.55         \$236.42         \$200.98         \$200.93         \$22.21         \$353.37         \$341.02         \$363.47         \$489.24         \$170.73         \$190.07         \$170.73         \$170.73         \$170.73																			\$393.35	58
61         584.36         579.06         581.22         \$10.95         \$148.76         \$132.62         \$164.91         \$169.79         \$200.99         \$226.89         \$289.87         \$171.96         \$271.44         \$261.10         \$306.31         \$396.26           63         \$75.42         \$834.29         \$106.38         \$121.12         \$156.13         \$174.72         \$146.88         \$181.28         \$206.48         \$226.49         \$230.97         \$271.00         \$220.59         \$246.19         \$227.88         \$313.37         \$410.00         \$221.03         \$333.37         \$191.99         \$226.61         \$246.25         \$266.41         \$320.56         \$265.58         \$211.11         \$333.77         \$287.66         \$366.91         \$110.07         \$137.71         \$156.65         \$197.58         \$224.99         \$240.05         \$262.41         \$322.90         \$220.91         \$224.05         \$362.41         \$325.69         \$311.61         \$333.77         \$499.24         \$276.76         \$311.61         \$332.77         \$242.05         \$383.50         \$226.83         \$301.05         \$326.62         \$326.62         \$326.62         \$333.50         \$326.83         \$301.05         \$328.11         \$333.72         \$427.55         \$489.24         \$227.67         \$314.22	00	φου	φ, σ.σ.	Ψ01.01	Ψ0 <b>2</b> .00			Ψ.20.00	φσ.σ.	♥.00. <b>=</b> 0	ψ.0 <b>L</b> .0 <b>L</b>	Ψ <b>LL</b> 0.00				Ψ <b>L</b> 00. <b>L</b> .	Ψ=10.00		\$412.53 \$432.56	59 60
Sep																			\$432.56	61
64         582.58         \$110.10         \$118.70         \$113.31         \$167.79         \$190.91         \$154.72         \$192.24         \$216.65         \$244.21         \$312.22         \$336.42         \$200.90         \$221.11         \$333.75         \$383.50         \$220.90         \$221.11         \$333.75         \$387.76         \$499.24           66         \$96.91         \$118.77         \$137.10         \$156.64         \$197.58         \$224.79         \$172.21         \$213.67         \$248.05         \$382.13         \$342.165         \$236.93         \$301.05         \$356.92         \$413.62         \$504.86           68         \$118.28         \$146.24         \$167.95         \$191.93         \$241.05         \$227.55         \$254.16         \$368.02         \$303.75         \$356.92         \$427.55         \$485.81         \$287.67         \$356.82         \$303.77         \$356.92         \$327.55         \$250.14         \$303.77         \$356.92         \$322.55         \$324.18         \$327.57         \$356.22         \$302.25         \$322.55         \$362.23         \$366.22         \$302.75         \$356.93         \$303.75         \$356.02         \$382.50         \$366.22         \$302.81         \$347.07         \$322.75         \$324.18         \$347.02         \$362.23         \$																			\$475.81	62
56 \$89.75 \$110.02 \$126.91 \$144.76 \$182.77 \$207.90 \$163.22 \$202.81 \$228.55 \$263.41 \$338.27 \$383.50 \$22.90 \$281.14 \$333.72 \$387.6 \$499.24 \$7.00 \$104.07 \$137.10 \$165.65 \$197.85 \$224.97 \$221.97 \$241.67 \$248.04 \$333.72 \$241.67 \$248.04 \$253.04 \$221.67 \$341.24 \$127.63 \$147.63																			\$505.43	63
66   \$98.91   \$118.77   \$137.10   \$156.54   \$197.58   \$224.79   \$172.21   \$213.97   \$241.05   \$284.05   \$362.13   \$412.65   \$23.69   \$301.05   \$366.92   \$413.62   \$563.94   \$366.85   \$112.88   \$112.85   \$147.35   \$162.98   \$147.35   \$162.98   \$188.60   \$273.85   \$200.01   \$249.19   \$283.32   \$337.12   \$427.35   \$485.88   \$27.67   \$251.81   \$417.02   \$480.41   \$611.45   \$611													\$356.42						\$536.89	64
67         \$104.07         \$127.63         \$147.43         \$168.19         \$221.52         \$241.07         \$181.80         \$225.75         \$254.18         \$306.27         \$389.94         \$44.10         \$253.94         \$322.18         \$381.17         \$441.31         \$564.56           69         \$132.37         \$162.98         \$188.60         \$214.47         \$269.60         \$306.03         \$220.04         \$275.07         \$315.74         \$371.00         \$468.27         \$531.81         \$314.12         \$455.76         \$523.04         \$662.21           71         \$160.67         \$198.19         \$222.88         \$328.68         \$337.01         \$266.20         \$337.07         \$315.74         \$371.00         \$468.27         \$531.81         \$326.88         \$441.31         \$564.20           71         \$160.67         \$198.19         \$222.89         \$260.88         \$326.68         \$337.01         \$266.20         \$337.27         \$436.60         \$335.29         \$407.37         \$460.20         \$309.28         \$562.39         \$366.20         \$337.27         \$436.20         \$360.20         \$337.27         \$436.20         \$360.29         \$398.44         \$517.00         \$360.20         \$339.20         \$441.31         \$566.20         \$337.20         \$446.20																			\$570.28 \$605.75	65 66
88 \$118.28 \$148.24 \$167.95 \$191.39 \$241.05 \$273.85 \$200.01 \$249.19 \$283.32 \$337.12 \$427.35 \$462.88 \$276.76 \$351.81 \$417.02 \$480.41 \$611.45 \$301.65 \$341.25 \$450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45 \$301.65 \$3450.45																			\$643.39	67
99 \$132.37 \$162.98 \$188.60 \$214.47 \$269.60 \$306.03 \$220.04 \$275.07 \$315.74 \$371.00 \$468.27 \$531.54 \$301.65 \$384.12 \$456.76 \$522.04 \$662.21 \$242.03 \$303.72 \$315.74 \$495.75 \$152.31 \$456.85 \$180.85 \$209.24 \$242.20 \$407.31 \$466.87 \$303.72 \$370.27 \$436.94 \$449.57 \$562.39 \$686.23 \$386.84 \$457.83 \$488.15 \$656.44 \$771.07 \$10.67 \$125.00 \$250.13 \$248.59 \$289.81 \$332.71 \$460.87 \$324.49 \$411.81 \$460.46 \$10.20 \$40.20																			\$695.49	68
71         \$160.67         \$198.19         \$229.89         \$220.88         \$326.68         \$370.51         \$266.20         \$332.22         \$349.25         \$349.47         \$368.29         \$398.88         \$499.85         \$551.88         \$567.36         \$840.97           73         \$200.13         \$288.59         \$228.51         \$327.04         \$407.31         \$460.87         \$324.59         \$288.51         \$327.04         \$407.31         \$460.87         \$324.59         \$487.83         \$469.40         \$551.02         \$328.61         \$372.61         \$407.31         \$460.87         \$324.59         \$411.81         \$487.09         \$550.12         \$682.50         \$769.93         \$428.92         \$550.73         \$667.36         \$734.46         \$922.46           76         \$2261.02         \$331.92         \$367.60         \$413.26         \$563.49         \$563.34         \$668.53         \$766.92         \$766.92         \$766.97         \$668.69         \$760.92         \$415.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69         \$445.69 <td< td=""><td>69</td><td>\$132.37</td><td>\$162.98</td><td>\$188.60</td><td>\$214.47</td><td></td><td></td><td>\$220.04</td><td>\$275.07</td><td></td><td>\$371.00</td><td></td><td></td><td></td><td></td><td>\$455.76</td><td></td><td>\$662.21</td><td>\$751.72</td><td>69</td></td<>	69	\$132.37	\$162.98	\$188.60	\$214.47			\$220.04	\$275.07		\$371.00					\$455.76		\$662.21	\$751.72	69
22         \$174.76         \$215.80         \$225.05.4         \$289.33         \$395.33         \$402.70         \$292.79         \$370.27         \$436.94         \$494.75         \$616.19         \$608.09         \$398.68         \$499.85         \$595.10         \$675.08         \$440.97           74         \$225.63         \$281.26         \$328.61         \$370.15         \$459.40         \$519.04         \$319.25         \$370.27         \$436.94         \$411.81         \$675.08         \$440.97           76         \$225.63         \$281.26         \$328.61         \$370.15         \$459.40         \$519.04         \$359.58         \$457.95         \$543.08         \$611.69         \$755.96         \$851.53         \$470.94         \$608.64         \$726.09         \$911.19         \$608.65         \$800.03         \$908.65         \$800.33         \$908.71         \$756.09         \$827.43         \$1,041.59         \$668.65         \$801.97         \$911.19         \$976.08         \$801.97         \$801.77         \$376.08         \$885.09         \$1,002.50         \$800.33         \$908.71         \$1,003.69         \$11.19.89         \$622.99         \$811.94         \$978.44         \$1,009.89         \$1,008.69         \$11.93.80         \$802.99         \$811.94         \$978.44         \$1,009.89         \$1,008.																			\$812.56	70
73         \$200.13         \$228.59         \$228.59         \$327.04         \$407.31         \$460.87         \$324.49         \$411.81         \$487.09         \$550.12         \$582.50         \$789.93         \$428.92         \$550.73         \$657.36         \$734.46         \$322.46           75         \$251.02         \$331.92         \$367.60         \$413.26         \$511.38         \$577.20         \$398.44         \$509.32         \$605.50         \$860.06         \$897.33         \$941.77         \$606.64         \$726.40         \$346.59         \$446.68         \$465.94         \$663.49         \$663.49         \$663.49         \$663.49         \$663.49         \$663.49         \$663.54         \$699.57         \$727.77         \$301.77         \$379.26         \$445.69         \$496.01         \$661.46         \$693.54         \$446.59         \$446.09         \$664.40         \$747.22         \$560.52         \$760.09         \$760.70         \$1,011.59         \$622.99         \$11.94         \$876.78         \$934.41         \$11.11.60         \$762.24         \$660.39         \$1,111.50         \$660.32         \$1,011.59         \$662.99         \$11.11.50         \$660.39         \$1,011.50         \$660.39         \$1,011.50         \$660.39         \$1,010.60         \$1,000.22         \$1,240.39         \$1,343.49																			\$878.25	71
44         \$225.63         \$2281.61         \$3281.61         \$329.15         \$469.40         \$519.04         \$359.58         \$447.95         \$543.08         \$611.69         \$755.96         \$851.53         \$470.94         \$668.85         \$810.99         \$101.08         \$1,100.85           76         \$276.40         \$346.59         \$406.58         \$456.49         \$563.49         \$635.37         \$441.55         \$566.52         \$675.08         \$756.09         \$927.43         \$1,041.59         \$667.49         \$736.70         \$885.79         \$993.14         \$1,217.44           77         \$301.77         \$379.26         \$445.69         \$499.61         \$615.46         \$683.37         \$441.55         \$566.52         \$675.08         \$927.43         \$1,041.59         \$667.49         \$736.70         \$888.79         \$993.14         \$1,121.74           79         \$348.66         \$439.74         \$518.09         \$566.62         \$560.00         \$713.34         \$802.11         \$553.40         \$715.65         \$867.36         \$956.66         \$116.07         \$1,007.62         \$1,225.29         \$1,491.77         \$1,491.77         \$1,491.77         \$1,491.77         \$1,491.77         \$1,491.77         \$1,491.77         \$1,491.77         \$1,225.29         \$1,491.77					<del></del>														\$949.42	72 73
55         \$251.02         \$3313.92         \$367.60         \$413.26         \$511.38         \$577.20         \$398.44         \$509.32         \$605.50         \$880.06         \$887.33         \$941.77         \$576.78         \$756.76         \$856.49         \$65.37         \$41.75         \$566.49         \$65.37         \$41.55         \$566.56         \$507.50         \$756.76         \$856.57         \$937.77         \$79.76         \$446.69         \$449.61         \$615.46         \$693.57         \$441.55         \$566.56         \$800.32         \$440.50         \$567.49         \$576.78         \$756.08         \$576.09         \$274.34         \$10.15.99         \$686.56         \$801.99         \$90.85         \$489.28         \$490.16         \$752.69         \$840.73         \$1,027.02         \$1,151.19         \$667.49         \$886.79         \$313.34         \$802.11         \$553.40         \$715.56         \$803.33         \$898.71         \$1,093.09         \$11,159         \$908.25         \$1,092.22         \$1,225.21         \$867.49         \$90.85         \$1,411.50         \$1,093.09         \$1,473.91         \$908.25         \$1,092.22         \$1,240.39         \$1,473.91         \$908.25         \$1,092.23         \$1,126.21         \$1,109.85         \$400.60         \$1,000.20         \$1,473.91         \$908.25																				73 74
66         \$276.40         \$346.59         \$446.59         \$466.89         \$563.49         \$663.37         \$441.55         \$566.62         \$875.09         \$827.43         \$1,011.50         \$667.49         \$736.78         \$885.79         \$983.14         \$1,217.44           78         \$325.22         \$499.50         \$446.09         \$664.00         \$664.00         \$747.82         \$669.15         \$67.50         \$60.29         \$811.94         \$876.78         \$885.70         \$1,030.39         \$1,151.99           79         \$348.66         \$439.74         \$518.43         \$580.00         \$713.34         \$802.11         \$565.40         \$1,666.20         \$662.20         \$662.20         \$662.20         \$662.20         \$662.20         \$662.20         \$662.20         \$662.20         \$662.20         \$662.20         \$662.20         \$766.22         \$896.62         \$766.26         \$866.02         \$766.22         \$866.02         \$766.22         \$866.02         \$766.22         \$866.02         \$766.26         \$866.02         \$766.22         \$866.02         \$766.26         \$866.02         \$766.22         \$866.02         \$766.26         \$866.02         \$766.22         \$866.02         \$766.22         \$866.02         \$766.22         \$866.02         \$766.22         \$866.02																				75
78         8325.22         \$409.50         \$440.05         \$540.05         \$664.40         \$747.82         \$520.37         \$671.66         \$803.33         \$896.71         \$1,033.69         \$1,033.05         \$683.91         \$808.70         \$1,033.69         \$1,252.21         \$687.48         \$802.11         \$1,680.65         \$1,111.50           80         \$372.10         \$469.98         \$554.86         \$621.05         \$762.22         \$866.93         \$866.20         \$762.64         \$803.31         \$896.71         \$1,093.69         \$1,303.05         \$693.91         \$90.05         \$1,162.91         \$1,297.70         \$1,576.65           81         \$395.65         \$500.09         \$500.08         \$501.17         \$661.49         \$811.22         \$910.08         \$866.02         \$976.26         \$1,000.00         \$1,407.73         \$772.28         \$90.09         \$1,277.70         \$1,577.66         \$1,000.00         \$1,		\$276.40	\$346.59	\$406.58	\$456.49	\$563.49	\$635.37	\$441.55	\$566.52	\$675.08	\$756.09	\$927.43	\$1,041.59	\$567.49	\$736.78	\$885.79	\$993.14	\$1,217.44	\$1,366.20	76
79         \$348.66         \$439.74         \$518.43         \$580.60         \$713.34         \$802.11         \$553.40         \$715.65         \$857.36         \$356.65         \$1,647.47         \$1,030.05         \$609.99         \$500.52         \$1,025.22         \$1,027.22         \$1,225.04         \$1,149.17         \$1,017.76         \$1,007.82         \$1,225.04         \$1,149.17         \$1,007.82         \$1,225.04         \$1,149.17         \$1,007.82         \$1,225.04         \$1,149.17         \$1,007.82         \$1,225.04         \$1,149.17         \$1,007.82         \$1,237.07         \$1,576.65         \$1,007.82         \$1,237.07         \$1,576.65         \$1,007.82         \$1,237.07         \$1,666.14         \$1,297.70         \$1,576.65         \$1,007.82         \$1,409.17         \$1,207.72         \$1,666.14         \$1,297.70         \$1,666.23         \$1,008.02         \$1,408.03         \$1,409.03         \$1,409.03         \$1,409.03         \$1,409.03         \$1,409.03         \$1,409.03         \$1,409.03         \$1,409.03         \$1,409.03         \$1,409.03         \$1,009.03         \$1,007.42         \$1,109.03         \$1,009.03         \$1,009.03         \$1,009.03         \$1,009.03         \$1,009.03         \$1,009.03         \$1,009.03         \$1,009.03         \$1,009.03         \$1,009.03         \$1,009.03         \$1,009.03         \$1																				77
80   \$372.10   \$489.98   \$554.86   \$621.05   \$762.28   \$856.39   \$588.62   \$762.24   \$915.05   \$1,020.22   \$1,240.39   \$1,435.87   \$772.85   \$910.15.97   \$1,297.70   \$1,576.65   \$1,020.24   \$395.65   \$395.65   \$395.65   \$500.09   \$595.33   \$627.61   \$702.04   \$880.16   \$864.96   \$665.49   \$866.20   \$1,042.56   \$1,040.56   \$1,406.76   \$1,507.67   \$815.47   \$1,074.50   \$1,304.75   \$1,454.12   \$1,731.72   \$1,576.65   \$449.81   \$1,040.76   \$1,406.86   \$1,406.76   \$1,406.76   \$1,406.86   \$1,406.76   \$1,406.86   \$1,406.76   \$1,406.86		+									+				+					78
81         \$335.65         \$500.09         \$591.17         \$681.49         \$811.22         \$910.88         \$626.02         \$812.08         \$976.62         \$1,320.90         \$1,473.91         \$772.85         \$1,015.97         \$1,231.77         \$1,373.72         \$1,666.40           83         \$449.81         \$570.41         \$676.06         \$766.21         \$925.98         \$1,037.83         \$707.99         \$922.46         \$1,111.54         \$1,236.98         \$1,498.08         \$1,668.10         \$862.35         \$1,138.02         \$1,333.77         \$1,666.40           \$449.81         \$570.41         \$676.21         \$925.98         \$1,018.98         \$1,018.99         \$1,268.20         \$1,498.08         \$1,688.10         \$862.35         \$1,138.02         \$1,348.45         \$1,565.56           \$551.33         \$650.31         \$772.85         \$864.41         \$1,015.75         \$1,188.85         \$500.54         \$1,016.95         \$1,018.89         \$1,048.09         \$1,265.56         \$1,086.80         \$1,086.95         \$1,886.73         \$1,318.02         \$1,467.11         \$1,634.44         \$1,774.97         \$912.01         \$1,205.29         \$1,667.11         \$1,634.44         \$1,774.97         \$912.01         \$1,205.29         \$1,667.11         \$1,634.44         \$1,774.97         \$1,206.29																				79 80
82         \$419.09         \$530.33         \$627.61         \$702.04         \$869.49         \$665.85         \$866.23         \$1,042.56         \$1,106.60         \$1,406.76         \$1,567.67         \$815.47         \$1,074.50         \$1,004.75         \$1,345.41         \$1,761.12         \$1,661.21         \$1,004.75         \$1,464.12         \$1,761.12         \$1,661.26         \$1,667.67         \$815.47         \$1,074.50         \$1,304.75         \$1,464.12         \$1,761.12         \$1,661.26         \$1,668.63         \$1,464.12         \$1,761.12         \$1,661.26         \$1,668.63         \$1,464.12         \$1,761.12         \$1,661.26         \$1,664.76         \$1,667.67         \$815.47         \$1,074.50         \$1,304.75         \$1,464.12         \$1,761.12         \$1,661.26         \$1,664.76         \$1,667.67         \$815.47         \$1,074.50         \$1,304.75         \$1,464.12         \$1,761.12         \$1,661.26         \$1,864.34         \$1,961.29         \$1,267.27         \$1,166.23         \$1,464.12         \$1,761.12         \$1,267.27         \$1,166.23         \$1,464.12         \$1,761.12         \$1,464.12         \$1,761.12         \$1,464.21         \$1,761.12         \$1,464.21         \$1,761.12         \$1,464.21         \$1,761.12         \$1,464.21         \$1,761.12         \$1,464.21         \$1,761.12         \$1,464.21																				81
84         \$480.66         \$610.36         \$724.39         \$810.25         \$991.68         \$1,110.69         \$752.81         \$882.33         \$1,185.13         \$1,595.35         \$1,774.97         \$912.01         \$1,205.29         \$1,467.11         \$1,684.34         \$1,776.19         \$912.01         \$1,205.29         \$1,467.11         \$1,684.34         \$1,776.19         \$912.01         \$1,205.29         \$1,467.11         \$1,684.34         \$1,776.19         \$912.01         \$1,205.29         \$1,467.11         \$1,684.34         \$1,776.19         \$912.01         \$1,205.29         \$1,464.11         \$1,684.34         \$1,776.19         \$912.01         \$1,206.29         \$2,093.30         \$2,217.49         \$1,467.11         \$1,684.34         \$1,776.19         \$912.01         \$1,205.29         \$1,486.68         \$2,217.49         \$1,417.49         \$1,486.68         \$2,217.49         \$1,476.20         \$1,486.68         \$2,217.49         \$1,090.95         \$1,019.99         \$1,684.34         \$1,976.19         \$2,247.49         \$1,009.59         \$1,019.99         \$1,684.34         \$1,976.19         \$2,247.49         \$1,077.04         \$1,077.04         \$1,466.99         \$1,266.84         \$1,119.97         \$1,466.84         \$1,119.79         \$1,446.84         \$1,009.91         \$1,166.31         \$1,466.91         \$1,446.84         \$1,070	82	\$419.09	\$530.33		\$702.04	\$860.16	\$964.96	\$665.85	\$866.23							\$1,304.75	\$1,454.12			82
85         5511.38         5650.31         5772.85         5864.41         510.57.50         51,183.68         \$800.54         \$1,064.69         \$1,263.78         \$1,405.50         \$1,813.68         \$90.50         \$1,183.68         \$1,263.78         \$1,405.50         \$1,405.50         \$1,732.59         \$2,008.39         \$2,008.39         \$1,265.78         \$1,555.76         \$1,732.59         \$2,008.39         \$2,008.39         \$1,009.98         \$1,019.98         \$1,215.79         \$1,555.76         \$1,732.59         \$2,008.39         \$2,017.49         \$1,009.98         \$1,019.98         \$1,019.98         \$1,019.98         \$1,021.30         \$1,440.82         \$1,180.23         \$1,436.83         \$1,436.83         \$1,028.08         \$2,138.19         \$1,078.03         \$1,449.78         \$1,480.78         \$1,028.29         \$2,244.52         \$2,249.02         \$2,249.02         \$2,249.02         \$2,249.02         \$2,249.02         \$2,249.02         \$2,249.02         \$2,244.52         \$2,445.62	83	\$449.81	\$570.41	\$676.06	\$756.21	\$925.98	\$1,037.83	\$707.99	\$922.46	\$1,111.54	\$1,236.98	\$1,498.08	\$1,668.10		\$1,138.02	\$1,383.57	\$1,541.56	\$1,865.56	\$2,073.95	83
66         5542.23         \$690.38         \$891.30         \$918.58         \$1,123.20         \$1,266.54         \$851.29         \$1,113.97         \$1,347.26         \$1,497.84         \$1,809.34         \$2,009.59         \$1,019.98         \$1,361.99         \$1,836.78         \$2,217.49           87         \$757.30         \$789.75         \$1,119.02         \$1,232.95         \$950.21         \$1,189.62         \$1,232.95         \$2,232.95         \$1,232.95																				84
87   \$573.08   \$573.08   \$598.78   \$992.78   \$1,189.02   \$1,295.03   \$1,392.63   \$995.21   \$1,186.23   \$1,236.39   \$1,686.45   \$1,926.89   \$2,133.19   \$1,120.77   \$1,487.76   \$1,431.89   \$2,244.82   \$2,245.03   \$2,444.82   \$1,245.04																				85 86
88   \$602.10   \$767.14   \$913.84   \$1,022.29   \$1,250.35   \$1,388.27   \$944.66   \$1,237.48   \$1,499.06   \$1,686.40   \$2,012.26   \$2,233.04   \$1,120.77   \$1,487.76   \$1,818.56   \$2,024.53   \$2,443.62   \$1,250.35																				86 87
89         \$631.13         \$803.94         \$985.05         \$1,071.95         \$1,311.67         \$1,466.99         \$985.61         \$1,209.91         \$1,564.39         \$1,733.93         \$2,101.40         \$2,332.01         \$1,164.61         \$1,545.81         \$1,890.22         \$2,104.80         \$2,542.10           91         \$660.26         \$87.40         \$1,004.62         \$1,121.62         \$1,333.00         \$1,535.73         \$1,008.66         \$1,703.04         \$1,815.65         \$2,194.42         \$2,435.48         \$1,210.15         \$1,666.17         \$1,964.76         \$2,757.17         \$2,750.98           92         \$718.44         \$914.20         \$1,090.55         \$1,220.96         \$1,495.78         \$1,604.46         \$1,107.30         \$1,406.66         \$1,778.13         \$1,978.26         \$2,333.09         \$2,666.26         \$1,306.57         \$1,733.92         \$2,142.77         \$2,365.41         \$2,866.16         \$1,778.13         \$1,978.26         \$2,333.09         \$2,666.26         \$1,306.57         \$1,733.92         \$2,112.77         \$2,365.41         \$2,866.16         \$1,778.13         \$1,987.75         \$2,757.75         \$1,177.56         \$1,166.66         \$1,578.13         \$1,987.75         \$2,511.66         \$1,778.73         \$1,366.86         \$2,775.39         \$1,366.75         \$1,733.92 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>88</td></t<>																				88
90   \$680.26   \$840.61   \$1,002.24   \$1,121.62   \$1,373.00   \$1,535.73   \$1,028.36   \$1,028.36   \$1,346.65   \$1,815.65   \$2,194.42   \$2,243.48   \$1,257.51   \$1,666.17   \$1,964.78   \$2,483.55   \$2,644.48   \$91.40   \$1,090.53   \$1,229.65   \$1,451.65   \$1,073.04   \$1,404.62   \$1,073.04   \$1,404.82   \$1,773.13   \$1,978.26   \$2,293.09   \$2,656.26   \$1,306.57   \$1,733.92   \$2,122.77   \$2,260.48   \$2,813.09   \$2,673.75   \$1,673.20   \$1,473.25   \$1,473.65   \$1,455.65   \$1,473.65   \$1,455.65   \$1,473.65   \$1,455.65   \$1,473.65   \$1,455.6																				89
2	90		\$840.61	\$1,002.24	\$1,121.62			\$1,028.36	\$1,346.65	\$1,632.64	\$1,815.65	\$2,194.42	\$2,435.48		\$1,606.17	\$1,964.78	\$2,188.35			90
93 \$737.87 \$938.12 \$1,118.95 \$1,253.02 \$1,535.61 \$1,717.65 \$1,145.66 \$1,489.33 \$1,817.35 \$2,022.22 \$2,446.77 \$2,715.15 \$1,332.08 \$1,766.23 \$2,161.87 \$2,409.62 \$2,2916.39 \$4,327.30 \$82.05 \$1,147.37 \$1,249.45 \$1,250.50 \$1,531.37 \$1,451.66 \$1,489.45 \$1,345.45																				91
94 \$757.30 \$962.05 \$1,4737 \$1,284.95 \$1,575.56 \$1,761.97 \$1,172.50 \$1,534.73 \$1,857.43 \$2,067.15 \$2,501.66 \$2,775.39 \$1,358.06 \$1,799.14 \$2,201.71 \$2,454.67 \$2,972.00 \$767.73 \$1,876.75 \$1,172.00 \$1,615.39 \$1,806.42 \$1,199.95 \$1,199.55 \$1,586.85 \$1,898.47 \$2,113.06 \$2,557.76 \$																				92
55 \$776.73 \$985.97 \$1,175.78 \$1,317.02 \$1,615.39 \$1,806.42 \$1,199.95 \$1,565.85 \$1,898.47 \$2,113.06 \$2,557.76 \$2,836.96 \$1,384.54 \$1,832.66 \$2,242.27 \$2,500.68 \$3,026.80 \$0 \$7,512.85 \$1,399.97 \$1,257.85 \$1,399.95 \$1,265.65 \$1,898.47 \$1,257.85 \$2,983.98 \$1,411.62 \$1,866.78 \$2,228.38 \$2,247.85 \$2,636.85 \$1,832.66 \$2,242.77 \$2,500.86 \$3,026.80 \$1,033.82 \$1,232.50 \$1,381.02 \$1,695.18 \$1,895.19 \$1,256.66 \$1,636.40 \$1,832.3 \$2,208.14 \$2,673.75 \$2,963.98 \$1,439.19 \$1,901.38 \$2,235.94 \$2,956.05 \$3,145.05 \$4,959.95 \$1,457.47 \$1,959.95 \$1,457.47 \$1,735.14 \$1,256.95 \$1,28			+	+ .,			<b>4</b> · , · · · · · · · · ·												\$3,231.89 \$3,292.48	93 94
96 \$796.16 \$1,009.90 \$1,204.08 \$1,349.07 \$1,655.35 \$1,850.87 \$1,228.00 \$1,600.70 \$1,940.37 \$2,160.05 \$2,615.09 \$2,899.86 \$1,411.62 \$1,866.78 \$2,283.68 \$2,547.33 \$3,086.28 \$97 \$815.60 \$1,003.82 \$1,223.25 \$1,381.02 \$1,695.18 \$1,895.19 \$1,256.66 \$1,636.40 \$1,983.23 \$2,208.14 \$2,673.75 \$2,983.98 \$1,439.19 \$1,901.38 \$2,325.94 \$2,595.05 \$3,145.05 \$983.02 \$1,057.74 \$1,260.91 \$1,413.07 \$1,735.14 \$1,939.64 \$1,286.05 \$1,672.96 \$2,273.83 \$2,273.73 \$3,029.57 \$1,467.24 \$1,366.61 \$2,368.93 \$2,412.77 \$2,693.05 \$3,249.93 \$983.33 \$1,081.66 \$1,289.21 \$1,445.14 \$1,774.97 \$1,983.96 \$1,161.77 \$1,710.36 \$2,271.88 \$2,273.73 \$3,096.06 \$1,495.90 \$1,972.43 \$2,412.77 \$2,693.05 \$3,265.99 \$1,493.14 \$1,474.																				94 95
97 \$815.60 \$1,033.82 \$1,222.50 \$1,381.02 \$1,695.18 \$1,895.19 \$1,256.66 \$1,686.40 \$1,983.23 \$2,208.14 \$2,673.75 \$2,986.98 \$1,439.19 \$1,901.38 \$2,325.44 \$2,595.05 \$3,145.05 \$99 \$883.02 \$1,057.74 \$1,260.91 \$1,445.14 \$1,774.97 \$1,983.96 \$1,1266.05 \$1,672.96 \$2,027.08 \$2,257.33 \$2,733.73 \$3,029.57 \$1,467.24 \$1,936.61 \$2,368.93 \$2,643.63 \$3,429.39 \$99 \$883.33 \$1,081.66 \$1,289.21 \$1,445.14 \$1,774.97 \$1,983.96 \$1,316.17 \$1,710.36 \$2,071.88 \$2,307.60 \$2,795.07 \$3,096.60 \$1,495.90 \$1,972.43 \$2,412.77 \$2,689.05 \$3,265.89																			\$3,417.21	96
99 \$854.33 \$1,081.66 \$1,289.21 \$1,445.14 \$1,774.97 \$1,983.96 \$1,316.17 \$1,710.36 \$2,071.88 \$2,307.60 \$2,795.07 \$3,096.60 \$1,495.90 \$1,972.43 \$2,412.77 \$2,693.05 \$3,265.89	97	\$815.60	\$1,033.82	\$1,232.50	\$1,381.02	\$1,695.18	\$1,895.19	\$1,256.66	\$1,636.40	\$1,983.23	\$2,208.14	\$2,673.75	\$2,963.98	\$1,439.19	\$1,901.38	\$2,325.94	\$2,595.05	\$3,145.05	\$3,481.45	97
																				98
100+ \$873.76 \$1,105.59 \$1,317.62 \$1,477.20 \$1,814.92 \$2,028.41 \$1,347.02 \$1,748.62 \$2,117.68 \$2,358.97 \$2,857.72 \$3,165.10 \$1,525.16 \$2,008.86 \$2,457.46 \$2,743.46 \$3,328.06	-	\$854.33 \$873.76																		99 100+

				ı	Monthly Prem	nium per \$3	00 Monthly E			6 Phase 1 Ir		sulting in 10	% Cumulativ	e Increase)					
Issue	0.1/		uture Purcha			1.7		Aut	o 3% Comp	ound Inflatio	n	1.7.	2.11		o 5% Comp			1.77.0	Issu
Age 25	2 Year \$3.09	3 Year \$3.76	4 Year \$4.32	5 Year \$4.77	7 Year \$5.79	Lifetime \$6.48	2 Year \$4.77	3 Year \$5.86	4 Year \$6.80	5 Year \$7.67	7 Year \$9.54	\$10.90	2 Year \$8.98	3 Year \$11.18	4 Year \$13.07	5 Year \$14.98	7 Year \$18.98	\$21.53	Ag 25
26	\$3.11	\$3.80	\$4.36	\$4.82	\$5.83	\$6.53	\$4.85	\$5.95	\$6.91	\$7.80	\$9.70	\$11.09	\$9.09	\$11.31	\$13.22	\$15.17	\$19.22	\$21.80	2
27	\$3.14	\$3.82	\$4.38	\$4.85	\$5.89	\$6.59	\$4.93	\$6.05	\$7.02	\$7.93	\$9.87	\$11.28	\$9.20	\$11.44	\$13.38	\$15.36	\$19.46	\$22.08	2
28 29	\$3.15 \$3.17	\$3.84 \$3.86	\$4.41 \$4.44	\$4.88 \$4.92	\$5.93 \$5.97	\$6.63 \$6.69	\$5.01 \$5.08	\$6.15 \$6.25	\$7.13 \$7.24	\$8.06 \$8.20	\$10.03 \$10.21	\$11.47 \$11.67	\$9.31 \$9.42	\$11.57 \$11.72	\$13.54 \$13.71	\$15.54 \$15.73	\$19.70 \$19.95	\$22.36 \$22.65	2
30	\$3.18	\$3.88	\$4.48	\$4.96	\$6.02	\$6.74	\$5.16	\$6.35	\$7.36	\$8.33	\$10.38	\$11.87	\$9.53	\$11.86	\$13.87	\$15.92	\$20.21	\$22.94	3
31	\$3.20	\$3.92	\$4.51	\$4.99	\$6.06	\$6.80	\$5.24	\$6.45	\$7.48	\$8.47	\$10.56	\$12.07	\$9.64	\$12.00	\$14.04	\$16.12	\$20.46	\$23.23	3
32 33	\$3.21 \$3.23	\$3.94 \$3.96	\$4.53 \$4.57	\$5.03 \$5.06	\$6.11 \$6.16	\$6.85 \$6.91	\$5.31 \$5.39	\$6.55 \$6.64	\$7.60 \$7.72	\$8.61 \$8.76	\$10.74 \$10.92	\$12.28 \$12.49	\$9.75 \$9.86	\$12.14 \$12.29	\$14.20 \$14.38	\$16.31 \$16.51	\$20.71 \$20.98	\$23.53 \$23.83	3
34	\$3.25	\$3.98	\$4.60	\$5.00	\$6.20	\$6.96	\$5.47	\$6.74	\$7.72	\$8.90	\$10.92	\$12.49	\$9.98	\$12.43	\$14.55	\$16.71	\$20.96	\$24.13	3
35	\$3.27	\$4.02	\$4.63	\$5.14	\$6.25	\$7.01	\$5.54	\$6.85	\$7.98	\$9.04	\$11.31	\$12.91	\$10.10	\$12.58	\$14.73	\$16.92	\$21.51	\$24.45	3
36	\$3.30	\$4.06	\$4.69	\$5.20	\$6.34	\$7.11	\$5.64	\$6.99	\$8.13	\$9.23	\$11.55	\$13.19	\$10.23	\$12.75	\$14.93	\$17.15	\$21.80	\$24.81	3
37 38	\$3.33 \$3.37	\$4.10 \$4.15	\$4.75 \$4.81	\$5.27 \$5.34	\$6.42 \$6.51	\$7.22 \$7.32	\$5.75 \$5.86	\$7.12 \$7.26	\$8.29 \$8.46	\$9.42 \$9.60	\$11.79 \$12.03	\$13.46 \$13.75	\$10.36 \$10.51	\$12.93 \$13.10	\$15.13 \$15.33	\$17.39 \$17.63	\$22.11 \$22.42	\$25.16 \$25.52	3
39	\$3.40	\$4.20	\$4.86	\$5.41	\$6.60	\$7.41	\$5.97	\$7.40	\$8.62	\$9.80	\$12.29	\$14.04	\$10.65	\$13.28	\$15.54	\$17.88	\$22.74	\$25.88	3
40	\$3.43	\$4.25	\$4.93	\$5.48	\$6.69	\$7.51	\$6.08	\$7.55	\$8.80	\$10.00	\$12.54	\$14.33	\$10.79	\$13.45	\$15.75	\$18.12	\$23.06	\$26.26	4
41 42	\$3.47	\$4.29	\$4.98	\$5.54	\$6.78	\$7.61	\$6.19	\$7.69	\$8.98 \$9.15	\$10.20	\$12.80	\$14.63	\$10.93	\$13.63	\$15.96	\$18.37	\$23.38	\$26.63	4
42	\$3.50 \$3.53	\$4.33 \$4.39	\$5.05 \$5.10	\$5.61 \$5.69	\$6.86 \$6.95	\$7.71 \$7.81	\$6.31 \$6.44	\$7.84 \$8.00	\$9.15	\$10.41 \$10.62	\$13.07 \$13.34	\$14.94 \$15.25	\$11.08 \$11.23	\$13.82 \$14.00	\$16.18 \$16.40	\$18.62 \$18.88	\$23.71 \$24.04	\$27.02 \$27.40	4
44	\$3.56	\$4.43	\$5.16	\$5.75	\$7.04	\$7.92	\$6.56	\$8.15	\$9.52	\$10.84	\$13.62	\$15.57	\$11.39	\$14.19	\$16.62	\$19.14	\$24.38	\$27.80	4
45	\$3.60	\$4.48	\$5.23	\$5.82	\$7.13	\$8.02	\$6.68	\$8.31	\$9.70	\$11.06	\$13.92	\$15.88	\$11.54	\$14.39	\$16.84	\$19.40	\$24.73	\$28.17	4
46 47	\$3.66 \$3.73	\$4.58 \$4.66	\$5.34 \$5.46	\$5.95 \$6.08	\$7.29 \$7.47	\$8.22 \$8.40	\$6.93 \$7.19	\$8.62 \$8.95	\$10.04 \$10.40	\$11.39 \$11.73	\$14.27 \$14.63	\$16.29 \$16.71	\$11.73 \$11.91	\$14.62 \$14.85	\$17.12 \$17.39	\$19.72 \$20.04	\$25.14 \$25.55	\$28.64 \$29.12	4
48	\$3.80	\$4.75	\$5.46 \$5.57	\$6.22	\$7.63	\$8.60	\$7.19	\$9.30	\$10.40	\$12.08	\$15.00	\$17.14	\$12.10	\$15.09	\$17.67	\$20.04	\$25.98	\$29.60	4
49	\$3.86	\$4.85	\$5.69	\$6.35	\$7.81	\$8.80	\$7.76	\$9.65	\$11.13	\$12.44	\$15.39	\$17.58	\$12.29	\$15.33	\$17.95	\$20.70	\$26.41	\$30.10	4
50 51	\$3.93 \$3.99	\$4.94 \$5.03	\$5.80 \$5.92	\$6.49 \$6.62	\$7.99 \$8.15	\$9.00 \$9.20	\$8.05 \$8.36	\$10.02 \$10.41	\$11.52 \$11.92	\$12.82 \$13.20	\$15.79 \$16.19	\$18.03 \$18.49	\$12.49 \$12.68	\$15.58 \$15.83	\$18.24 \$18.54	\$21.04 \$21.38	\$26.85 \$27.29	\$30.60 \$31.11	5 5
51 52	\$3.99 \$4.05	\$5.03 \$5.13	\$5.92 \$6.03	\$6.62 \$6.75	\$8.15 \$8.33	\$9.20	\$8.36 \$8.68	\$10.41 \$10.80	\$11.92 \$12.34	\$13.20 \$13.60	\$16.19 \$16.61	\$18.49 \$18.96	\$12.68 \$12.88	\$15.83 \$16.08	\$18.54 \$18.83	\$21.38 \$21.74	\$27.29 \$27.74	\$31.11 \$31.63	5
53	\$4.11	\$5.21	\$6.15	\$6.89	\$8.49	\$9.58	\$9.01	\$11.22	\$12.77	\$14.00	\$17.04	\$19.45	\$13.08	\$16.34	\$19.13	\$22.09	\$28.20	\$32.15	5
54	\$4.18	\$5.30	\$6.26	\$7.02	\$8.67	\$9.78	\$9.35	\$11.65	\$13.22	\$14.42	\$17.48	\$19.94	\$13.29	\$16.60	\$19.44	\$22.45	\$28.68	\$32.69	5
55	\$4.25	\$5.39	\$6.38	\$7.15	\$8.83	\$9.98	\$9.67	\$12.09	\$13.70	\$14.82	\$17.91	\$20.45	\$13.50	\$16.85	\$19.75	\$22.79	\$29.15	\$33.23	5
56 57	\$4.65 \$5.07	\$5.85 \$6.31	\$6.88 \$7.37	\$7.73 \$8.31	\$9.58 \$10.33	\$10.82 \$11.68	\$10.13 \$10.62	\$12.67 \$13.28	\$14.34 \$15.03	\$15.58 \$16.38	\$19.00 \$20.15	\$21.70 \$23.03	\$14.06 \$14.64	\$17.58 \$18.34	\$20.63 \$21.55	\$23.85 \$24.95	\$30.55 \$32.01	\$34.85 \$36.54	5 5
58	\$5.48	\$6.78	\$7.87	\$8.88	\$11.07	\$12.53	\$11.13	\$13.92	\$15.74	\$17.23	\$21.37	\$24.44	\$15.25	\$19.13	\$22.52	\$26.10	\$33.55	\$38.32	5
59	\$5.89	\$7.24	\$8.37	\$9.46	\$11.81	\$13.39	\$11.67	\$14.59	\$16.49	\$18.12	\$22.67	\$25.94	\$15.87	\$19.95	\$23.53	\$27.31	\$35.16	\$40.19	5
60 61	\$6.30 \$6.71	\$7.70 \$8.16	\$8.87 \$9.36	\$10.03 \$10.60	\$12.56 \$13.30	\$14.25 \$15.09	\$12.23 \$12.83	\$15.29 \$16.03	\$17.27 \$18.10	\$19.05 \$20.03	\$24.05 \$25.51	\$27.52 \$29.21	\$16.53 \$17.22	\$20.82 \$21.73	\$24.59 \$25.69	\$28.58 \$29.90	\$36.84 \$38.61	\$42.15 \$44.20	6
62	\$7.12	\$8.62	\$9.86	\$11.19	\$14.05	\$15.95	\$13.44	\$16.78	\$18.95	\$21.07	\$27.06	\$30.99	\$17.92	\$22.68	\$26.83	\$31.26	\$40.48	\$46.34	6:
63	\$7.87	\$9.54	\$10.91	\$12.38	\$15.55	\$17.66	\$14.18	\$17.69	\$20.33	\$22.74	\$29.14	\$33.34	\$19.22	\$24.29	\$28.69	\$33.35	\$43.04	\$49.23	63
64 65	\$8.61 \$9.36	\$10.45 \$11.36	\$11.96 \$13.00	\$13.57 \$14.76	\$17.06 \$18.57	\$19.37 \$21.09	\$14.96 \$15.77	\$18.66 \$19.68	\$21.80 \$23.39	\$24.54 \$26.49	\$31.38 \$33.79	\$35.87 \$38.60	\$20.61 \$22.11	\$26.00 \$27.84	\$30.68 \$32.81	\$35.59 \$37.96	\$45.77 \$48.68	\$52.28 \$55.54	64
66	\$10.11	\$12.27	\$14.06	\$15.96	\$20.08	\$22.80	\$16.63	\$20.76	\$25.09	\$28.59	\$36.39	\$41.53	\$23.72	\$29.81	\$35.09	\$40.50	\$51.77	\$58.99	66
67	\$10.86	\$13.18	\$15.10	\$17.15	\$21.58	\$24.51	\$17.55	\$21.88	\$26.92	\$30.88	\$39.19	\$44.68	\$25.42	\$31.91	\$37.52	\$43.20	\$55.06	\$62.67	67
68 69	\$12.33	\$15.00	\$17.22	\$19.51 \$21.88	\$24.48	\$27.78	\$19.54 \$21.76	\$24.39 \$27.18	\$29.72 \$32.82	\$33.98	\$42.94 \$47.05	\$48.87 \$53.45	\$27.71 \$30.21	\$34.84 \$38.04	\$41.01	\$47.04	\$59.62 \$64.57	\$67.74	69
70	\$13.81 \$15.28	\$16.83 \$18.65	\$19.34 \$21.45	\$24.24	\$27.38 \$30.28	\$31.04 \$34.31	\$21.76	\$30.31	\$36.25	\$37.40 \$41.16	\$51.55	\$53.45 \$58.45	\$32.92	\$41.54	\$44.83 \$48.99	\$51.22 \$55.76	\$69.93	\$73.22 \$79.15	70
71	\$16.75	\$20.47	\$23.56	\$26.60	\$33.19	\$37.58	\$26.99	\$33.78	\$40.03	\$45.30	\$56.47	\$63.93	\$35.88	\$45.35	\$53.55	\$60.71	\$75.72	\$85.55	71
72	\$18.23	\$22.30	\$25.67	\$28.96	\$36.08	\$40.85	\$30.06	\$37.66	\$44.20	\$49.85	\$61.88	\$69.92	\$39.12	\$49.51	\$58.53	\$66.09	\$82.01	\$92.47	72
73 74	\$20.88 \$23.52	\$25.67 \$29.04	\$29.68 \$33.68	\$33.36 \$37.76	\$41.37 \$46.65	\$46.75 \$52.66	\$33.31 \$36.89	\$41.88 \$46.56	\$49.26 \$54.90	\$55.41 \$61.58	\$68.50 \$75.82	\$77.29 \$85.43	\$42.94 \$47.15	\$54.55 \$60.10	\$64.65 \$71.40	\$72.79 \$80.16	\$89.95 \$98.66	\$101.27 \$110.91	73 74
75	\$26.17	\$32.42	\$37.68	\$42.15	\$51.94	\$58.55	\$40.88	\$51.78	\$61.18	\$68.43	\$83.94	\$94.42	\$51.76	\$66.22	\$78.86	\$88.28	\$108.22	\$121.47	75
76	\$28.82	\$35.79	\$41.68	\$46.55	\$57.22	\$64.46	\$45.29	\$57.57	\$68.19	\$76.05	\$92.93	\$104.37	\$56.82	\$72.96	\$87.10	\$97.22	\$118.70	\$133.03	76
77 78	\$31.47 \$33.91	\$39.17 \$42.30	\$45.67 \$49.40	\$50.95 \$55.09	\$62.51 \$67.47	\$70.36 \$75.87	\$50.16 \$53.32	\$64.01 \$68.17	\$75.99 \$81.05	\$84.52 \$90.08	\$102.86 \$109.45	\$115.36 \$122.57	\$62.38 \$65.84	\$80.40 \$85.03	\$96.20 \$101.89	\$107.07 \$113.34	\$130.19 \$137.59	\$145.71 \$153.78	78
79	\$36.36	\$45.41	\$53.13	\$59.21	\$72.45	\$81.37	\$56.67	\$72.60	\$86.44	\$96.00	\$109.45	\$130.24	\$69.48	\$89.93	\$107.92	\$119.98	\$145.41	\$162.29	79
80	\$38.80	\$48.53	\$56.86	\$63.35	\$77.42	\$86.88	\$60.25	\$77.32	\$92.19	\$102.31	\$123.92	\$138.39	\$73.32	\$95.11	\$114.31	\$127.00	\$153.68	\$171.28	80
81	\$41.25	\$51.66	\$60.59	\$67.47	\$82.39	\$92.38	\$64.04	\$82.35	\$98.33	\$109.03	\$131.86	\$147.05	\$77.37	\$100.58	\$121.08	\$134.43	\$162.42	\$180.76	82
82 83	\$43.69 \$46.90	\$54.77 \$58.91	\$64.33 \$69.29	\$71.61 \$77.12	\$87.36 \$94.04	\$97.89 \$105.28	\$68.08 \$72.35	\$87.71 \$93.35	\$104.86 \$111.72	\$116.20 \$123.76	\$140.31 \$149.29	\$156.24 \$166.10	\$81.64 \$86.34	\$106.39 \$112.68	\$128.25 \$135.99	\$142.30 \$150.84	\$171.66 \$181.83	\$190.78 \$201.92	8:
84	\$50.12	\$63.04	\$74.25	\$82.64	\$100.72	\$112.68	\$76.89	\$99.34	\$119.02	\$131.80	\$158.85	\$176.57	\$91.30	\$119.34	\$144.21	\$159.91	\$192.61	\$213.70	8
85	\$53.33	\$67.17	\$79.21	\$88.17	\$107.39	\$120.08	\$81.72	\$105.72	\$126.80	\$140.37	\$169.03	\$187.70	\$96.55	\$126.39	\$152.92	\$169.52	\$204.03	\$226.16	8
86 87	\$56.53 \$59.74	\$71.30 \$75.44	\$84.17 \$89.13	\$93.69 \$99.21	\$114.08 \$120.76	\$127.48 \$134.87	\$86.85 \$92.29	\$112.51 \$119.72	\$135.08 \$143.91	\$149.50 \$159.21	\$179.85 \$191.37	\$199.54 \$212.11	\$102.10 \$107.97	\$133.86 \$141.77	\$162.16 \$171.94	\$179.71 \$190.51	\$216.12 \$228.91	\$239.35 \$253.30	8
88	\$59.74 \$62.78	\$75.44	\$93.67	\$104.28	\$120.76	\$134.87	\$92.29 \$96.25	\$119.72	\$143.91	\$166.09	\$191.37	\$212.11	\$107.97	\$141.77	\$171.94	\$190.51	\$238.12	\$253.30	8
89	\$65.81	\$83.03	\$98.20	\$109.34	\$133.22	\$148.82	\$100.39	\$130.16	\$156.56	\$173.26	\$208.43	\$231.02	\$116.56	\$153.04	\$185.76	\$205.91	\$247.70	\$274.15	89
90	\$68.84	\$86.82	\$102.72	\$114.40	\$139.45	\$155.79	\$104.70	\$135.72	\$163.30	\$180.74	\$217.51	\$241.10	\$121.11	\$159.02	\$193.07	\$214.07	\$257.66	\$285.22	90
91 92	\$71.87 \$74.90	\$90.62 \$94.41	\$107.25 \$111.77	\$119.47 \$124.53	\$145.68 \$151.91	\$162.77 \$169.74	\$109.20 \$113.87	\$141.52 \$147.55	\$170.31 \$177.64	\$188.54 \$196.68	\$227.00 \$236.90	\$251.61 \$262.60	\$125.84 \$130.75	\$165.22 \$171.66	\$200.67 \$208.58	\$222.55 \$231.37	\$268.03 \$278.82	\$296.73 \$308.70	9:
93	\$76.93	\$96.89	\$114.69	\$127.80	\$155.97	\$174.25	\$116.47	\$150.76	\$181.46	\$200.94	\$242.08	\$268.28	\$133.29	\$174.85	\$212.42	\$235.69	\$284.12	\$314.49	9
94	\$78.96	\$99.36	\$117.59	\$131.07	\$160.02	\$178.75	\$119.12	\$154.02	\$185.35	\$205.29	\$247.37	\$274.08	\$135.88	\$178.09	\$216.33	\$240.09	\$289.52	\$320.38	9
95 96	\$80.98 \$83.01	\$101.83 \$104.30	\$120.51 \$123.41	\$134.33 \$137.60	\$164.07 \$168.12	\$183.25 \$187.76	\$121.84 \$124.61	\$157.37 \$160.78	\$189.33 \$193.40	\$209.74 \$214.28	\$252.78 \$258.31	\$280.01 \$286.06	\$138.53 \$141.23	\$181.40 \$184.77	\$220.31 \$224.37	\$244.56 \$249.13	\$295.02 \$300.63	\$326.37 \$332.49	9:
97	\$85.03	\$104.30	\$126.31	\$140.87	\$172.17	\$192.26	\$124.61	\$164.27	\$193.40	\$218.93	\$263.96	\$292.24	\$141.23	\$188.20	\$228.49	\$253.78	\$306.33	\$338.71	9
98	\$87.05	\$109.24	\$129.23	\$144.13	\$176.22	\$196.77	\$130.37	\$167.85	\$201.78	\$223.69	\$269.72	\$298.55	\$146.78	\$191.70	\$232.69	\$258.52	\$312.14	\$345.06	98
99	\$89.08	\$111.72	\$132.13	\$147.40	\$180.28	\$201.27	\$133.35	\$171.50	\$206.11	\$228.54	\$275.61	\$305.00	\$149.64	\$195.26	\$236.97	\$263.35	\$318.05	\$351.53	99

				Q	uarterly Pre	mium per \$	300 Monthly I			% Phase 1 I		sulting in 10	% Cumulativ	/e Increase)					
Issue	0.٧		uture Purch		7.//	1.25-4		Aut	o 3% Comp	ound Inflatio	n	1 16 - 41	0.1/		o 5% Comp			1:4-4:	Issu
Age 25	2 Year \$9.09	3 Year \$11.06	4 Year \$12.71	5 Year \$14.04	7 Year \$17.01	\$19.05	2 Year \$14.04	3 Year \$17.24	4 Year \$19.99	5 Year \$22.54	7 Year \$28.04	Lifetime \$32.05	2 Year \$26.39	3 Year \$32.86	4 Year \$38.42	5 Year \$44.04	7 Year \$55.79	Lifetime \$63.29	Age 25
26	\$9.15	\$11.15	\$12.80	\$14.17	\$17.14	\$19.21	\$14.27	\$17.50	\$20.31	\$22.92	\$28.52	\$32.60	\$26.71	\$33.24	\$38.87	\$44.59	\$56.50	\$64.10	26
27	\$9.22	\$11.22	\$12.87	\$14.27	\$17.30	\$19.37	\$14.49	\$17.79	\$20.64	\$23.32	\$29.01	\$33.15	\$27.04	\$33.64	\$39.33	\$45.14	\$57.21	\$64.91	27
28 29	\$9.25 \$9.32	\$11.29 \$11.35	\$12.97 \$13.07	\$14.36 \$14.45	\$17.44 \$17.56	\$19.50 \$19.67	\$14.72 \$14.94	\$18.07 \$18.37	\$20.96 \$21.29	\$23.71 \$24.09	\$29.49 \$30.01	\$33.73 \$34.31	\$27.36 \$27.69	\$34.02 \$34.44	\$39.81 \$40.29	\$45.69 \$46.24	\$57.93 \$58.66	\$65.75 \$66.58	2
30	\$9.32	\$11.42	\$13.07	\$14.45	\$17.69	\$19.82	\$15.17	\$18.66	\$21.64	\$24.09	\$30.53	\$34.89	\$28.01	\$34.86	\$40.29	\$46.79	\$59.41	\$67.43	3
31	\$9.42	\$11.52	\$13.26	\$14.69	\$17.82	\$19.99	\$15.39	\$18.95	\$21.99	\$24.90	\$31.04	\$35.48	\$28.33	\$35.29	\$41.26	\$47.38	\$60.15	\$68.30	3
32	\$9.44	\$11.58	\$13.32	\$14.78	\$17.95	\$20.15	\$15.62	\$19.24	\$22.35	\$25.32	\$31.56	\$36.09	\$28.66	\$35.71	\$41.76	\$47.96	\$60.90	\$69.18	3:
33	\$9.50	\$11.64	\$13.42	\$14.87	\$18.11	\$20.31	\$15.85	\$19.54	\$22.70	\$25.74	\$32.11	\$36.71	\$28.97	\$36.12	\$42.27	\$48.54	\$61.68	\$70.05	33
34 35	\$9.54 \$9.60	\$11.70 \$11.80	\$13.52 \$13.62	\$15.00 \$15.10	\$18.24 \$18.37	\$20.47 \$20.60	\$16.07 \$16.30	\$19.82 \$20.15	\$23.06 \$23.45	\$26.16 \$26.59	\$32.66 \$33.24	\$37.32 \$37.97	\$29.34 \$29.69	\$36.54 \$36.99	\$42.79 \$43.31	\$49.13 \$49.74	\$62.45 \$63.23	\$70.95 \$71.90	34
36	\$9.70	\$11.94	\$13.77	\$15.30	\$18.62	\$20.89	\$16.59	\$20.54	\$23.90	\$27.14	\$33.96	\$38.78	\$30.07	\$37.48	\$43.89	\$50.41	\$64.10	\$72.93	3
37	\$9.80	\$12.07	\$13.97	\$15.49	\$18.89	\$21.22	\$16.92	\$20.92	\$24.39	\$27.69	\$34.67	\$39.59	\$30.46	\$38.01	\$44.47	\$51.13	\$65.00	\$73.96	3
38	\$9.90	\$12.19	\$14.14	\$15.69	\$19.14	\$21.51	\$17.24	\$21.34	\$24.87	\$28.24	\$35.38	\$40.43	\$30.89	\$38.52	\$45.08	\$51.84	\$65.91	\$75.03	3
39 40	\$9.99 \$10.09	\$12.35 \$12.49	\$14.29 \$14.49	\$15.91 \$16.10	\$19.40 \$19.67	\$21.80 \$22.09	\$17.56 \$17.89	\$21.77 \$22.19	\$25.36 \$25.87	\$28.82 \$29.39	\$36.12 \$36.87	\$41.26 \$42.14	\$31.31 \$31.72	\$39.04 \$39.56	\$45.69 \$46.31	\$52.56 \$53.26	\$66.85 \$67.78	\$76.10 \$77.20	3:
41	\$10.09	\$12.49	\$14.49	\$16.10	\$19.07	\$22.09	\$17.09	\$22.19	\$26.39	\$29.98	\$37.64	\$43.01	\$32.14	\$40.07	\$46.93	\$53.26 \$54.01	\$68.73	\$78.30	4
42	\$10.29	\$12.74	\$14.84	\$16.49	\$20.19	\$22.67	\$18.57	\$23.06	\$26.91	\$30.59	\$38.42	\$43.92	\$32.57	\$40.62	\$47.58	\$54.75	\$69.70	\$79.43	42
43	\$10.38	\$12.90	\$15.00	\$16.72	\$20.44	\$22.96	\$18.92	\$23.51	\$27.42	\$31.21	\$39.23	\$44.83	\$33.02	\$41.17	\$48.22	\$55.50	\$70.66	\$80.56	43
44	\$10.48	\$13.04	\$15.17	\$16.92	\$20.70	\$23.29	\$19.27	\$23.97	\$27.97	\$31.86	\$40.04	\$45.76	\$33.47	\$41.72	\$48.86	\$56.28	\$71.67	\$81.72	44
45 46	\$10.57 \$10.77	\$13.17 \$13.45	\$15.37 \$15.69	\$17.11 \$17.50	\$20.96 \$21.44	\$23.57 \$24.16	\$19.64 \$20.37	\$24.42 \$25.36	\$28.52 \$29.52	\$32.51 \$33.47	\$40.91 \$41.94	\$46.70 \$47.89	\$33.92 \$34.47	\$42.31 \$42.98	\$49.51 \$50.33	\$57.05 \$57.98	\$72.70 \$73.90	\$82.82 \$84.22	45 46
47	\$10.77	\$13.43	\$16.04	\$17.89	\$21.44	\$24.71	\$20.37	\$26.32	\$30.56	\$34.47	\$43.01	\$49.13	\$35.02	\$43.66	\$51.13	\$58.93	\$75.13	\$85.60	47
48	\$11.15	\$13.97	\$16.37	\$18.27	\$22.44	\$25.29	\$21.96	\$27.32	\$31.63	\$35.51	\$44.11	\$50.39	\$35.57	\$44.37	\$51.94	\$59.90	\$76.38	\$87.03	48
49	\$11.35	\$14.27	\$16.72	\$18.66	\$22.96	\$25.87	\$22.80	\$28.36	\$32.73	\$36.58	\$45.24	\$51.68	\$36.12	\$45.08	\$52.78	\$60.86	\$77.65	\$88.48	49
50 51	\$11.55 \$11.74	\$14.52 \$14.78	\$17.04 \$17.40	\$19.09 \$19.47	\$23.47 \$23.97	\$26.46 \$27.04	\$23.67 \$24.57	\$29.46 \$30.59	\$33.86 \$35.06	\$37.68 \$38.81	\$46.41 \$47.61	\$53.01 \$54.36	\$36.71 \$37.29	\$45.79 \$46.54	\$53.63 \$54.49	\$61.86 \$62.87	\$78.95 \$80.23	\$89.97 \$91.45	50 51
52	\$11.74	\$15.07	\$17.40	\$19.47	\$24.49	\$27.59	\$25.52	\$31.76	\$36.29	\$39.97	\$48.83	\$55.76	\$37.29	\$47.28	\$55.36	\$63.90	\$81.57	\$92.98	52
53	\$12.10	\$15.33	\$18.07	\$20.24	\$24.97	\$28.17	\$26.49	\$32.99	\$37.54	\$41.17	\$50.09	\$57.18	\$38.46	\$48.03	\$56.24	\$64.94	\$82.92	\$94.53	53
54	\$12.29	\$15.59	\$18.40	\$20.64	\$25.49	\$28.75	\$27.49	\$34.24	\$38.87	\$42.39	\$51.39	\$58.63	\$39.07	\$48.80	\$57.15	\$66.01	\$84.32	\$96.12	54
55	\$12.49	\$15.85	\$18.76	\$21.02	\$25.97	\$29.34	\$28.42	\$35.54	\$40.26	\$43.56	\$52.65	\$60.12	\$39.68	\$49.54	\$58.05	\$67.01	\$85.70	\$97.70	5
56 57	\$13.68 \$14.91	\$17.20 \$18.57	\$20.22 \$21.67	\$22.74 \$24.42	\$28.17 \$30.37	\$31.82 \$34.34	\$29.79 \$31.21	\$37.26 \$39.04	\$42.17 \$44.18	\$45.79 \$48.16	\$55.85 \$59.25	\$63.81 \$67.72	\$41.33 \$43.04	\$51.68 \$53.91	\$60.64 \$63.35	\$70.11 \$73.35	\$89.80 \$94.11	\$102.45 \$107.44	5 5
58	\$16.10	\$19.92	\$23.12	\$26.10	\$32.54	\$36.84	\$32.73	\$40.91	\$46.28	\$50.64	\$62.83	\$71.86	\$44.83	\$56.24	\$66.20	\$76.75	\$98.64	\$112.67	5
59	\$17.30	\$21.29	\$24.61	\$27.81	\$34.74	\$39.36	\$34.31	\$42.88	\$48.48	\$53.26	\$66.65	\$76.26	\$46.66	\$58.66	\$69.18	\$80.30	\$103.36	\$118.17	59
60	\$18.54	\$22.64	\$26.07	\$29.49	\$36.93	\$41.88	\$35.96	\$44.96	\$50.78	\$56.01	\$70.70	\$80.92	\$48.61	\$61.22	\$72.28	\$84.02	\$108.31	\$123.93	60
61 62	\$19.72 \$20.92	\$23.99 \$25.36	\$27.52 \$28.97	\$31.17 \$32.89	\$39.09 \$41.29	\$44.37 \$46.89	\$37.71 \$39.52	\$47.12 \$49.32	\$53.20 \$55.73	\$58.89 \$61.93	\$75.00 \$79.55	\$85.87 \$91.10	\$50.61 \$52.68	\$63.88 \$66.68	\$75.52 \$78.88	\$87.90 \$91.91	\$113.51 \$119.01	\$129.94 \$136.25	61 62
63	\$23.12	\$28.04	\$32.08	\$36.39	\$45.73	\$51.91	\$41.69	\$52.01	\$59.76	\$66.85	\$85.67	\$98.02	\$56.50	\$71.41	\$84.35	\$98.05	\$126.54	\$144.73	63
64	\$25.32	\$30.72	\$35.16	\$39.91	\$50.16	\$56.95	\$43.98	\$54.85	\$64.10	\$72.15	\$92.27	\$105.46	\$60.61	\$76.45	\$90.20	\$104.62	\$134.56	\$153.71	64
65	\$27.52	\$33.41	\$38.23	\$43.40	\$54.59	\$62.00	\$46.38	\$57.86	\$68.75	\$77.88	\$99.35	\$113.48	\$65.00	\$81.85	\$96.47	\$111.61	\$143.11	\$163.28	65
66 67	\$29.72 \$31.92	\$36.06 \$38.74	\$41.33 \$44.41	\$46.93 \$50.41	\$59.03 \$63.45	\$67.05 \$72.05	\$48.90 \$51.58	\$61.03 \$64.33	\$73.77 \$79.13	\$84.05 \$90.78	\$106.99 \$115.23	\$122.09 \$131.36	\$69.73 \$74.73	\$87.64 \$93.82	\$103.17 \$110.31	\$119.08 \$127.00	\$152.20 \$161.87	\$173.44 \$184.24	66
68	\$31.92 \$36.26	\$38.74 \$44.11	\$50.61	\$57.38	\$71.96	\$81.66	\$57.43	\$64.33 \$71.70	\$87.38	\$99.90	\$115.23	\$131.36	\$74.73 \$81.47	\$93.82 \$102.42	\$110.31	\$127.00	\$175.29	\$184.24	67 68
69	\$40.59	\$49.48	\$56.86	\$64.33	\$80.50	\$91.27	\$63.97	\$79.92	\$96.50	\$109.96	\$138.31	\$157.14	\$88.80	\$111.84	\$131.79	\$150.58	\$189.84	\$215.26	69
70	\$44.92	\$54.81	\$63.06	\$71.28	\$89.03	\$100.87	\$71.25	\$89.10	\$106.56	\$121.01	\$151.55	\$171.85	\$96.79	\$122.11	\$144.05	\$163.93	\$205.59	\$232.68	70
71	\$49.26	\$60.18	\$69.27	\$78.20	\$97.57	\$110.47	\$79.37	\$99.32	\$117.69	\$133.18	\$166.03	\$187.96	\$105.49	\$133.34	\$157.43	\$178.49	\$222.63	\$251.50	71
72 73	\$53.59 \$61.38	\$65.55 \$75.48	\$75.48 \$87.25	\$85.15 \$98.09	\$106.07 \$121.63	\$120.11 \$137.45	\$88.39 \$97.92	\$110.74 \$123.12	\$129.94 \$144.82	\$146.56 \$162.90	\$181.92 \$201.38	\$205.56 \$227.22	\$115.01 \$126.26	\$145.56 \$160.37	\$172.08 \$190.06	\$194.30 \$213.99	\$241.10 \$264.44	\$271.85 \$297.73	72 73
74	\$69.15	\$85.38	\$99.02	\$111.02	\$137.16	\$154.81	\$108.47	\$136.90	\$161.41	\$181.04	\$201.36	\$251.15	\$138.61	\$176.70	\$209.92	\$235.66	\$290.06	\$326.08	74
75	\$76.93	\$95.30	\$110.77	\$123.93	\$152.71	\$172.15	\$120.18	\$152.23	\$179.87	\$201.19	\$246.79	\$277.61	\$152.16	\$194.69	\$231.85	\$259.53	\$318.16	\$357.13	75
76	\$84.73	\$105.24	\$122.54	\$136.86	\$168.23	\$189.51	\$133.14	\$169.27	\$200.48	\$223.60	\$273.21	\$306.85	\$167.04	\$214.51	\$256.07	\$285.82	\$348.99	\$391.12	76
77 78	\$92.52 \$99.70	\$115.16 \$124.34	\$134.28 \$145.24	\$149.80 \$161.96	\$183.79 \$198.37	\$206.84 \$223.05	\$147.47 \$156.75	\$188.19 \$200.41	\$223.41 \$238.28	\$248.50 \$264.84	\$302.41 \$321.78	\$339.15 \$360.36	\$183.40 \$193.56	\$236.37 \$249.99	\$282.81 \$299.56	\$314.80 \$333.23	\$382.75 \$404.51	\$428.37 \$452.11	77 78
78 79	\$99.70	\$124.34	\$145.24 \$156.20	\$174.09	\$212.99	\$223.05	\$166.62	\$200.41	\$238.28 \$254.13	\$282.23	\$342.39	\$382.91	\$204.26	\$249.99	\$317.28	\$352.74	\$404.51	\$452.11	79
80	\$114.06	\$142.68	\$167.17	\$186.24	\$227.61	\$255.42	\$177.12	\$227.32	\$271.04	\$300.80	\$364.31	\$406.87	\$215.55	\$279.61	\$336.07	\$373.36	\$451.83	\$503.57	80
81	\$121.28	\$151.87	\$178.13	\$198.37	\$242.23	\$271.59	\$188.29	\$242.10	\$289.09	\$320.55	\$387.66	\$432.32	\$227.48	\$295.71	\$355.97	\$395.23	\$477.50	\$531.44	81
82 83	\$128.46 \$137.90	\$161.02	\$189.12 \$203.71	\$210.53 \$226.73	\$256.84 \$276.47	\$287.79 \$309.53	\$200.16 \$212.70	\$257.88 \$274.44	\$308.30 \$328.45	\$341.64 \$363.86	\$412.50 \$438.92	\$459.36 \$488.33	\$240.03 \$253.84	\$312.80 \$331.29	\$377.05 \$399.82	\$418.35 \$443.48	\$504.67 \$534.58	\$560.90 \$593.64	82 83
83	\$137.90 \$147.35	\$173.18 \$185.34	\$203.71 \$218.30	\$226.73	\$276.47 \$296.11	\$309.53	\$212.70 \$226.06	\$274.44 \$292.06	\$328.45 \$349.92	\$363.86	\$438.92 \$467.03	\$488.33 \$519.12	\$253.84 \$268.42	\$331.29 \$350.86	\$399.82 \$423.97	\$443.48 \$470.13	\$534.58 \$566.27	\$593.64 \$628.27	8
85	\$156.78	\$197.47	\$232.88	\$259.20	\$315.73	\$353.02	\$240.25	\$310.82	\$372.78	\$412.69	\$496.94	\$551.85	\$283.84	\$371.59	\$449.59	\$498.39	\$599.84	\$664.91	8
86	\$166.20	\$209.63	\$247.47	\$275.44	\$335.40	\$374.79	\$255.32	\$330.77	\$397.13	\$439.54	\$528.76	\$586.65	\$300.18	\$393.55	\$476.75	\$528.34	\$635.38	\$703.68	86
87	\$175.64	\$221.79	\$262.05	\$291.68	\$355.03	\$396.52	\$271.34	\$351.99	\$423.10	\$468.09	\$562.62	\$623.61	\$317.42	\$416.80	\$505.51	\$560.10	\$672.99	\$744.69	87
88 89	\$184.57 \$193.49	\$232.95 \$244.10	\$275.37 \$288.70	\$306.58 \$321.46	\$373.33 \$391.67	\$417.02 \$437.53	\$282.98 \$295.13	\$367.03 \$382.68	\$441.31 \$460.30	\$488.30 \$509.39	\$587.17 \$612.78	\$650.82 \$679.21	\$329.80 \$342.67	\$433.07 \$449.94	\$525.43 \$546.13	\$582.29 \$605.37	\$700.06 \$728.23	\$774.74 \$806.01	88
90	\$202.39	\$244.10	\$288.70	\$321.46	\$409.97	\$458.03	\$295.13	\$399.01	\$480.08	\$509.39 \$531.38	\$639.50	\$708.83	\$356.06	\$449.94 \$467.51	\$567.63	\$629.37	\$757.54	\$838.54	90
91	\$211.31	\$266.42	\$315.32	\$351.24	\$428.31	\$478.53	\$321.04	\$416.05	\$500.72	\$554.31	\$667.37	\$739.75	\$369.97	\$485.75	\$589.97	\$654.30	\$788.00	\$872.38	9.
92	\$220.20	\$277.57	\$328.60	\$366.12	\$446.61	\$499.04	\$334.79	\$433.81	\$522.26	\$578.24	\$696.48	\$772.06	\$384.40	\$504.67	\$613.23	\$680.24	\$819.72	\$907.59	92
93	\$226.18	\$284.86	\$337.17	\$375.73	\$458.55	\$512.30	\$342.42	\$443.22	\$533.48	\$590.76	\$711.71	\$788.74	\$391.86	\$514.04	\$624.51	\$692.91	\$835.31	\$924.61	9:
94	\$232.13	\$292.13	\$345.72	\$385.33	\$470.45	\$525.53	\$350.21	\$452.83	\$544.93	\$603.56	\$727.27	\$805.78	\$399.50	\$523.59	\$636.00	\$705.85	\$851.19	\$941.91	94
95 96	\$238.08 \$244.04	\$299.38 \$306.65	\$354.29 \$362.82	\$394.93 \$404.54	\$482.35 \$494.29	\$538.75 \$552.01	\$358.19 \$366.34	\$462.66 \$472.68	\$556.63 \$568.60	\$616.63 \$629.98	\$743.17 \$759.44	\$823.22 \$841.01	\$407.29 \$415.22	\$533.32 \$543.21	\$647.70 \$659.64	\$719.02 \$732.44	\$867.36 \$883.85	\$959.53 \$977.50	98
97	\$249.99	\$313.93	\$371.36	\$414.15	\$506.19	\$565.24	\$374.73	\$482.97	\$580.79	\$643.67	\$776.03	\$859.18	\$423.30	\$553.30	\$671.77	\$746.12	\$900.60	\$995.81	97
98	\$255.94	\$321.17	\$379.93	\$423.75	\$518.09	\$578.50	\$383.30	\$493.47	\$593.24	\$657.64	\$792.98	\$877.75	\$431.54	\$563.59	\$684.12	\$760.06		\$1,014.48	98
99	\$261.89	\$328.45	\$388.47	\$433.36	\$530.02	\$591.72	\$392.06	\$504.22	\$605.96	\$671.89	\$810.28	\$896.69	\$439.96	\$574.07	\$696.70	\$774.26		\$1,033,49	99

					Annual Prer	mium per \$3	00 Monthly			% Phase 1 li y EP - 80%			% Cumulativ	e Increase)					ł
ssue				hase Option				Αι	ito 3% Com	pound Inflation	on				uto 5% Com				ls
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	P
25	\$34.12	\$41.54	\$47.73	\$52.70	\$63.88	\$71.53	\$52.70	\$64.72	\$75.05	\$84.65	\$105.29	\$120.35	\$99.10	\$123.39	\$144.28	\$165.40	\$209.48	\$237.66	
26	\$34.36	\$41.90	\$48.09	\$53.20	\$64.36	\$72.14	\$53.56	\$65.70	\$76.26	\$86.10	\$107.11	\$122.41	\$100.31	\$124.84	\$145.97	\$167.46	\$212.16	\$240.69	
27	\$34.61	\$42.14	\$48.33	\$53.56	\$64.97	\$72.74	\$54.41	\$66.79	\$77.48	\$87.56	\$108.93	\$124.48	\$101.52	\$126.30	\$147.68	\$169.53	\$214.83	\$243.73	
28	\$34.73	\$42.38	\$48.70	\$53.92	\$65.46	\$73.23	\$55.25	\$67.88	\$78.69	\$89.01	\$110.75	\$126.67	\$102.74	\$127.75	\$149.49	\$171.60	\$217.50	\$246.88	
29	\$34.98	\$42.63	\$49.06	\$54.29	\$65.95	\$73.83	\$56.10	\$68.98	\$79.90	\$90.48	\$112.70	\$128.84	\$103.95	\$129.34	\$151.32	\$173.66	\$220.30	\$250.04	
30	\$35.10	\$42.87	\$49.42	\$54.77	\$66.43	\$74.45	\$56.96	\$70.07	\$81.25	\$91.93	\$114.64	\$131.03	\$105.17	\$130.91	\$153.13	\$175.73	\$223.08	\$253.20	
31 32	\$35.34	\$43.23 \$43.47	\$49.79 \$50.03	\$55.13 \$55.50	\$66.91 \$67.40	\$75.05	\$57.81 \$58.65	\$71.16	\$82.58 \$83.92	\$93.51 \$95.08	\$116.58	\$133.22 \$135.53	\$106.38 \$107.59	\$132.50 \$134.07	\$154.96	\$177.91 \$180.09	\$225.87 \$228.67	\$256.48 \$259.77	
33	\$35.46 \$35.71	\$43.47	\$50.03	\$55.86	\$68.00	\$75.66 \$76.26	\$59.51	\$72.26 \$73.35	\$85.25	\$96.67	\$118.53 \$120.59	\$135.53	\$107.59	\$134.07	\$156.78 \$158.72	\$180.09	\$231.58	\$263.04	
34	\$35.71	\$43.71	\$50.40	\$56.35	\$68.50	\$76.26	\$60.36	\$74.45	\$86.59	\$98.24	\$120.59	\$137.03	\$110.14	\$137.23	\$160.67	\$184.47	\$234.50	\$266.44	
35	\$36.07	\$44.33	\$51.13	\$56.72	\$68.98	\$77.35	\$61.20	\$75.66	\$88.04	\$99.83	\$124.84	\$140.14	\$110.14	\$138.93	\$162.61	\$186.78	\$237.41	\$269.96	
36	\$36.43	\$44.81	\$51.73	\$57.44	\$69.95	\$78.45	\$62.30	\$77.11	\$89.75	\$101.89	\$127.51	\$145.61	\$112.94	\$140.75	\$164.79	\$189.32	\$240.69	\$273.85	
37	\$36.80	\$45.30	\$52.46	\$58.17	\$70.92	\$79.66	\$63.51	\$78.57	\$91.56	\$103.95	\$130.19	\$148.64	\$114.40	\$142.69	\$166.98	\$191.99	\$244.09	\$277.73	
38	\$37.16	\$45.78	\$53.06	\$58.89	\$71.90	\$80.76	\$64.72	\$80.15	\$93.39	\$106.02	\$132.86	\$151.80	\$115.97	\$144.64	\$169.29	\$194.67	\$247.50	\$281.74	
39	\$37.52	\$46.39	\$53.68	\$59.75	\$72.86	\$81.85	\$65.95	\$81.73	\$95.21	\$108.21	\$135.65	\$154.96	\$117.56	\$146.58	\$171.60	\$197.34	\$251.02	\$285.75	
40	\$37.88	\$46.87	\$54.41	\$60.48	\$73.83	\$82.94	\$67.16	\$83.30	\$97.15	\$110.39	\$138.45	\$158.24	\$119.13	\$148.52	\$173.90	\$200.01	\$254.54	\$289.87	
41	\$38.26	\$47.37	\$55.01	\$61.20	\$74.81	\$84.04	\$68.38	\$84.89	\$99.10	\$112.57	\$141.36	\$161.51	\$120.71	\$150.47	\$176.21	\$202.81	\$258.06	\$294.01	
42	\$38.62	\$47.85	\$55.74	\$61.93	\$75.78	\$85.13	\$69.71	\$86.59	\$101.04	\$114.88	\$144.28	\$164.91	\$122.29	\$152.53	\$178.64	\$205.60	\$261.70	\$298.25	
43	\$38.98	\$48.46	\$56.35	\$62.79	\$76.75	\$86.22	\$71.04	\$88.29	\$102.98	\$117.19	\$147.31	\$168.31	\$123.99	\$154.59	\$181.07	\$208.40	\$265.34	\$302.51	
44	\$39.35	\$48.94	\$56.96	\$63.51	\$77.73	\$87.44	\$72.38	\$89.99	\$105.05	\$119.61	\$150.35	\$171.84	\$125.69	\$156.66	\$183.49	\$211.31	\$269.12	\$306.88	
45	\$39.71	\$49.42	\$57.68	\$64.24	\$78.69	\$88.53	\$73.71	\$91.69	\$107.11	\$122.05	\$153.63	\$175.36	\$127.39	\$158.84	\$185.92	\$214.23	\$273.00	\$311.00	
46	\$40.44	\$50.52	\$58.89	\$65.70	\$80.52	\$90.72	\$76.51	\$95.21	\$110.88	\$125.69	\$157.51	\$179.85	\$129.46	\$161.39	\$188.96	\$217.75	\$277.49	\$316.23	
47	\$41.17	\$51.49	\$60.24	\$67.16	\$82.46	\$92.79	\$79.42	\$98.86	\$114.76		\$161.51	\$184.47	\$131.52	\$163.94	\$191.99	\$221.27	\$282.11	\$321.45	
48	\$41.90	\$52.46	\$61.45	\$68.62	\$84.28	\$94.96	\$82.46	\$102.62	\$118.77	\$133.34	\$165.65	\$189.20	\$133.58	\$166.62	\$195.03	\$224.91	\$286.84	\$326.80	
49	\$42.63	\$53.56	\$62.79	\$70.07	\$86.22	\$97.15	\$85.61	\$106.50	\$122.89	\$137.35	\$169.90	\$194.06	\$135.65	\$169.29	\$198.19	\$228.55	\$291.58	\$332.26	
50	\$43.35	\$54.53	\$64.00	\$71.65	\$88.17	\$99.34	\$88.89	\$110.63	\$127.15	\$141.48	\$174.26	\$199.05	\$137.83	\$171.96	\$201.34	\$232.32	\$296.44	\$337.84	
51	\$44.09	\$55.50	\$65.34	\$73.11	\$89.99	\$101.52	\$92.29	\$114.88	\$131.64	\$145.73	\$178.76	\$204.14	\$140.02	\$174.76	\$204.62	\$236.08	\$301.29	\$343.43	
52	\$44.69	\$56.60	\$66.55	\$74.57	\$91.93	\$103.59	\$95.82	\$119.25	\$136.26	\$150.10	\$183.37	\$209.36	\$142.21	\$177.54	\$207.90	\$239.97	\$306.27	\$349.14	
53	\$45.42	\$57.56	\$67.88	\$76.02	\$93.75	\$105.78	\$99.46	\$123.87	\$140.99	\$154.59	\$188.11	\$214.71	\$144.40	\$180.33	\$211.19	\$243.85	\$311.38	\$354.97	
54	\$46.15	\$58.53	\$69.10	\$77.48	\$95.70	\$107.97	\$103.22	\$128.60	\$145.97	\$159.20	\$192.97	\$220.18	\$146.70	\$183.25	\$214.59	\$247.86	\$316.59	\$360.92	
55	\$46.87	\$59.51	\$70.43	\$78.94	\$97.52	\$110.14	\$106.74	\$133.46	\$151.20	\$163.58	\$197.70	\$225.75	\$149.01	\$186.04	\$217.99	\$251.63	\$321.82	\$366.87	
56	\$51.37	\$64.60	\$75.90	\$85.37	\$105.78	\$119.49	\$111.85	\$139.90	\$158.36	\$171.96	\$209.73	\$239.60	\$155.20	\$194.06	\$227.70	\$263.29	\$337.24	\$384.73	
57 58	\$55.98 \$60.48	\$69.71 \$74.81	\$81.37 \$86.83	\$91.69 \$98.00	\$114.04 \$122.17	\$128.96 \$138.33	\$117.19 \$122.89	\$146.58 \$153.63	\$165.89 \$173.78	\$180.83 \$190.18	\$222.48 \$235.96	\$254.30 \$269.84	\$161.63 \$168.31	\$202.44 \$211.19	\$237.90 \$248.59	\$275.43 \$288.18	\$353.39 \$370.39	\$403.43 \$423.09	
58 59	\$60.48 \$64.97	\$74.81 \$79.90	\$86.83	\$98.00	\$122.17 \$130.43	\$138.33 \$147.80	\$122.89 \$128.84	\$153.63 \$161.03	\$173.78 \$182.04	\$190.18 \$200.01	\$235.96	\$269.84 \$286.35	\$168.31 \$175.24	\$211.19 \$220.30	\$248.59 \$259.77	\$288.18 \$301.53	\$370.39 \$388.12	\$423.09 \$443.74	
59 60	\$69.59	\$85.01	\$92.41	\$104.43	\$130.43	\$147.80	\$128.84	\$161.03	\$182.04	\$200.01	\$265.46	\$286.35	\$175.24	\$220.30	\$259.77	\$301.53	\$406.70	\$465.36	
61	\$74.07	\$90.11	\$103.35	\$117.07	\$146.82	\$166.62	\$133.04	\$176.94	\$190.00	\$210.33	\$281.62	\$322.42	\$190.06	\$239.84	\$283.56	\$330.08	\$426.25	\$487.95	
62	\$78.57	\$95.21	\$103.33	\$123.51	\$155.08	\$176.09	\$148.40	\$176.94	\$209.24	\$232.56	\$298.74	\$342.10	\$197.82	\$250.40	\$296.20	\$345.14	\$446.90	\$511.63	
63	\$86.83	\$105.29	\$120.47	\$136.62	\$171.72	\$194.91	\$156.54	\$195.27	\$224.42	\$251.02	\$321.70	\$368.08	\$212.16	\$268.14	\$316.71	\$368.20	\$475.20	\$543.44	
64	\$95.08	\$115.37	\$132.00	\$149.85	\$188.35	\$213.85	\$165.15	\$205.96	\$240.69	\$270.93	\$346.47	\$396.01	\$227.58	\$287.09	\$338.70	\$392.85	\$505.31	\$577.20	
65	\$103.35	\$125.44	\$143.54	\$162.98	\$205.00	\$232.80	\$174.14	\$217.26	\$258.18		\$373.07	\$426.13	\$244.09	\$307.36	\$362.25	\$419.09	\$537.37	\$613.15	
66	\$111.61	\$135.41	\$155.20	\$176.21	\$221.63	\$251.75	\$183.61	\$229.15	\$277.00	\$315.62	\$401.72	\$458.44	\$261.82	\$329.10	\$387.40	\$447.14	\$571.49	\$651.29	
67	\$119.86	\$145.49	\$166.74	\$189.32	\$238.26	\$270.57	\$193.70	\$241.55	\$297.17	\$340.88	\$432.70	\$493.28	\$280.64	\$352.30	\$414.23	\$476.89	\$607.81	\$691.85	
68	\$136.14	\$165.65	\$190.06	\$215.44	\$270.20	\$306.64	\$215.68	\$269.24	\$328.13	\$375.13	\$474.10	\$539.56	\$305.91	\$384.60	\$452.73	\$519.28	\$658.21	\$747.82	
69	\$152.41	\$185.80	\$213.49	\$241.55	\$302.27	\$342.71	\$240.21	\$300.08	\$362.37	\$412.90	\$519.40	\$590.07	\$333.48	\$419.94	\$494.87	\$565.42	\$712.86	\$808.30	
70	\$168.69	\$205.84	\$236.81	\$267.65	\$334.32	\$378.77	\$267.53	\$334.57	\$400.15	\$454.43	\$569.06	\$645.34	\$363.47	\$458.56	\$540.89	\$615.58	\$771.99	\$873.76	
71	\$184.95	\$226.00	\$260.13	\$293.65	\$366.39	\$414.84	\$298.01	\$372.94	\$441.93	\$500.09	\$623.47	\$705.80	\$396.13	\$500.70	\$591.17	\$670.23	\$835.99	\$944.44	
72	\$201.22	\$246.16	\$283.44	\$319.75	\$398.32	\$451.03	\$331.89	\$415.81	\$487.95	\$550.36	\$683.10	\$771.87	\$431.84	\$546.60	\$646.18	\$729.61	\$905.33	\$1,020.82	
73	\$230.49	\$283.44	\$327.65	\$368.32	\$456.73	\$516.12	\$367.72	\$462.32	\$543.81	\$611.69	\$756.21	\$853.24	\$474.10	\$602.22	\$713.70	\$803.57	\$993.01	\$1,117.97	
74	\$259.64	\$320.61	\$371.84	\$416.90	\$515.03	\$581.33	\$407.31	\$514.05	\$606.11	\$679.82	\$837.09	\$943.11	\$520.49	\$663.55	\$788.27	\$884.93			
75	\$288.90	\$357.89	\$415.93	\$465.36	\$573.44	\$646.43	\$451.28	\$571.62	\$675.44	\$755.48		\$1,042.44	\$571.37	\$731.07	\$870.61	\$974.56			
76	\$318.18	\$395.16	\$460.14	\$513.93	\$631.73	\$711.63	\$499.97	\$635.61	\$752.81	\$839.64	\$1,025.93	\$1,152.23	\$627.24	\$805.51	\$961.57	\$1,073.29		\$1,468.70	
77	\$347.44	\$432.44	\$504.22	\$562.51	\$690.14	\$776.73	\$553.76	\$706.66	\$838.90	\$933.14	\$1,135.59	\$1,273.54	\$688.69	\$887.60		\$1,182.09	\$1,437.24		
78	\$374.40	\$466.94	\$545.39	\$608.17	\$744.91	\$837.57	\$588.62	\$752.57	\$894.77	\$994.48	\$1,208.33		\$726.81	\$938.73	\$1,124.90	\$1,251.32			
79	\$401.36	\$501.30	\$586.55	\$653.71	\$799.80	\$898.29	\$625.66	\$801.50	\$954.27	\$1,059.81			\$767.02	\$992.77	\$1,191.44	\$1,324.54			
80	\$428.32	\$535.79 \$570.28	\$627.73 \$668.89	\$699.37 \$744.91	\$854.70 \$909.59	\$959.13 \$1.019.85	\$665.13 \$707.03	\$853.60 \$909.10	\$1,017.79 \$1,085.56	\$1,129.51 \$1,203.71	\$1,368.03 \$1,455.70		\$809.40 \$854.21	\$1,049.97 \$1,110.45	\$1,262.01 \$1,336.69	\$1,402.03 \$1,484.12	\$1,696.64 \$1,793.07		
81 82	\$455.40 \$482.36	\$570.28 \$604.65	\$668.89 \$710.18	\$744.91 \$790.57	\$909.59 \$964.48	\$1,019.85 \$1,080.70	\$707.03 \$751.60	\$909.10 \$968.36	\$1,085.56 \$1,157.68	\$1,203.71 \$1,282.90	\$1,455.70 \$1,548.97	\$1,623.41 \$1,724.93	\$854.21 \$901.33	\$1,110.45 \$1,174.57	\$1,336.69 \$1,415.87	\$1,484.12 \$1,570.94		\$1,995.62 \$2,106.26	
83	\$482.36 \$517.83	\$604.65 \$650.31	\$710.18 \$764.95		\$964.48	\$1,080.70	\$751.60 \$798.71		\$1,157.68	\$1,282.90 \$1,366.32	\$1,548.97		\$901.33 \$953.18	\$1,174.57		\$1,570.94 \$1,665.31	\$1,895.07		
84	\$517.83	\$695.97	\$819.72		\$1,038.19	\$1,162.30			\$1,233.34			\$1,833.74	\$1.007.95	\$1,244.03	\$1,501.37	\$1,765.37	\$2,007.40	\$2,229.15	
85	\$553.28 \$588.74	\$741.51	\$874.49			\$1,244.03	\$902.18		\$1,313.98		\$1,753.72		\$1,007.95	\$1,317.50		\$1,765.37	\$2,126.41		
86	\$624.09	\$787.17		\$1,034.31								\$2,202.93		\$1,477.81					
87	\$659.54	\$832.83	\$984.03	\$1,034.31		\$1,407.37						\$2,202.33			\$1,790.27				
88	\$693.06	\$874.73	\$1.034.07		\$1,401.91	\$1,466.97	\$1,062.60	\$1,378.22	\$1,500.00	\$1,737.72	\$2,112.69	\$2,443.86	\$1,238.45	\$1,626.21	\$1,973.04	\$2,103.22	\$2,628.81	\$2,790.40	
89	\$726.57	\$916.63			\$1,401.91	\$1,565.97		\$1,437.00		\$1,033.02		\$2,550.48	\$1,286.78	\$1,626.21		\$2,100.55	\$2,020.01	\$3,026.65	
90	\$759.97				\$1,539.49	\$1,719.96				\$1,995.38		\$2,661.73	\$1,337.05	\$1,755.53		\$2,273.24	\$2,734.53	\$3,020.03	
91		\$1.000.43				\$1,719.96	\$1,155.67	\$1,562.33	\$1,880.25		\$2,506.03		\$1,389.28	\$1,755.55		\$2,456.97		\$3,275.84	
92	4	\$1,000.43	+ - ,		\$1,600.00	\$1,873.94		\$1,629.00	\$1,961.14		\$2,500.03		\$1,443.43	\$1,895.07					
92					\$1,077.00	\$1,073.94		\$1,664.33	\$2,003.28		\$2,672.53	\$2,099.14	\$1,443.43	\$1,095.07	\$2,302.74		\$3,076.14	\$3,400.10	
94		\$1,096.96					\$1,205.01		\$2,003.26		\$2,730.95		\$1,500.15	\$1,966.12		\$2,650.55			
95		\$1,030.30			\$1,700.33	\$2.023.07		\$1,737.32	\$2,090.22		\$2,790.69	\$3,023.00	\$1,529.42	\$2,002.67		\$2,699.97		\$3,603.13	
96		\$1,151.49			\$1,856.09	\$2,023.07				\$2,365.65	\$2,750.03			\$2,039.83		\$2,750.37		\$3,670.65	
97		\$1,178.82		\$1,555.16		\$2,122.53		\$1,813.58		\$2,417.02	\$2,914.08		\$1,589.53	\$2,077.71	\$2,522.55				
98	+	\$1,206.02		\$1,591.23		\$2,172.32					\$2,977.71		\$1,620.50	\$2,116.33					
99				\$1,627.30						\$2,523.04					\$2,616.19				
99									\$2,324.12		\$3,109.11		\$1,684.25						1

27   23.33   54.07   54.00   55.15   56.23   56.07   57.00   58.07   57.20   58.10					N	Monthly Pren	nium per \$3	00 Monthly E					sulting in 10°	% Cumulativ	e Increase)					
Age   2   2   2   3   3   2   3   4   2   4   5   5   5   5   5   5   5   5   5	leeua L		-	uture Purch	asa Ontion			C					1		Διι	o 5% Comp	ound Inflatio	n		Issue
20		2 Year				7 Year	Lifetime	2 Year		· · · - · · · · · · · · · · · · · ·			Lifetime	2 Year					Lifetime	Age
20		\$3.33				\$6.23						\$10.18		\$9.37		\$13.55		\$19.60	\$22.23	25
28 S.339 \$4.15 \$4.70 \$5.27 \$6.38 \$7.14 \$5.31 \$5.57 \$7.62 \$5.69 \$10.70 \$12.00 \$37.00 \$37.00 \$37.00 \$37.00 \$37.00 \$37.00 \$37.00 \$37.00 \$37.00 \$37.00 \$37.00 \$3			¥				4		+	4		\$10.35					4.0.00	\$19.84	\$22.52	26
20   3.44																			\$22.80	27
30         S.4.42         \$4.20         \$4.83         \$5.9.68         \$7.20         \$5.47         \$5.77         \$5.80         \$8.00         \$11.20         \$3.24         \$1.40         \$1.40         \$1.60         \$2.11         \$3.50           3.3         \$1.40         \$4.20         \$4.00         \$5.60         \$6.00         \$7.70         \$5.70         \$5.70         \$5.70         \$5.70         \$5.61         \$5.20         \$5.70         \$5.61         \$5.20         \$5.70         \$5.61         \$5.70         \$5.61         \$5.70         \$5.61         \$5.70         \$5.61         \$5.70         \$5.61         \$5.70         \$5.61         \$5.70         \$5.61         \$5.70         \$5.61         \$5.70         \$5.61         \$5.70         \$5.62         \$5.70         \$5.62         \$5.70         \$5.62         \$5.70         \$5.62         \$5.70         \$5.62         \$5.70         \$5.62         \$5.70         \$5.62         \$5.70         \$5.62         \$5.70         \$5.62         \$5.70         \$5.62         \$5.70         \$5.62         \$5.70         \$5.62         \$5.62         \$5.62         \$5.62         \$5.62         \$5.62         \$5.62         \$5.62         \$5.62         \$5.62         \$5.62         \$5.62         \$5.62         \$5.6																				28
																				29 30
\$\frac{3}{2}\$\frac																				31
54 53.50 54.51 54.00 55.00 56.00 57.00 56.00 57.00 56.00 57.																			\$24.31	32
35         \$3.54         \$4.39         \$5.06         \$5.07         \$7.02         \$8.00         \$9.04         \$9.00         \$1.05         \$1.00         \$1	33	\$3.48	\$4.28	\$4.93	\$5.46	\$6.62	\$7.43	\$5.72	\$7.10	\$8.25	\$9.33	\$11.66	\$13.38	\$10.30	\$12.79	\$14.91	\$17.09	\$21.66	\$24.62	33
36         53.55         54.39         55.06         55.01         57.08         58.07         59.03         51.23         151.27         151.06         51.27         51.03         52.25																			\$24.94	34
33.90																			\$25.26	35
38   33.62   54.46   53.05   55.76   57.01   57.67   50.25   57.74   59.07   5																			\$25.62	36
99   \$3.65   \$4.54   \$5.25   \$5.83   \$7.11   \$7.86   \$6.35   \$7.90   \$9.19   \$10.44   \$13.09   \$15.02   \$11.13   \$11.96   \$11.05   \$11.04   \$2.230   \$2.02   \$2.02   \$2.02   \$1.02   \$																			\$25.98	37 38
Saro						¥								4					\$26.73	39
14																			\$27.12	40
\$\frac{3}{44}\$ \$\frac{3}{8}\$\frac{9}{8}\$\frac{4}{8}\$\frac{3}{8}\$\f	41								\$8.21	\$9.55									\$27.50	41
44																			\$27.90	42
SS.																			\$28.29	43
47			+										4.0.00	4	Ŧ · · · · ·	T			\$28.70	44 45
48																			\$29.10 \$29.58	45 46
84   8   50.08   \$5.14   \$6.02   \$8.70   \$8.22   \$9.26   \$7.77   \$9.85   \$11.30   \$11.20   \$11.50   \$11.20   \$11.50   \$11.20   \$11.50   \$11.50   \$11.50   \$21.42   \$27.22   \$3.13   \$1.50   \$11.50   \$21.42   \$27.22   \$3.13   \$1.50   \$31.																			\$30.07	47
94 S4.15 S5.24 S6.14 S6.94 S7.05 S9.34 S1.05 S9.47 S8.14 S10.20 S11.76 S13.65 S12.42 S13.23 S13.05 S21.77 S13.51 S12.52 S15.04 S13.05 S21.77 S27.73 S31.51 S12.52 S13.05 S12.24 S15.04 S13.05 S21.77 S27.73 S31.51 S13.52 S15.05 S12.05 S13.05 S12.25 S																			\$30.58	48
54   54.29   58.43   58.39   57.14   58.78   59.89   58.72   510.93   512.55   513.89   517.23   519.71   513.22   516.45   519.50   522.46   522.65   523.6		\$4.15	\$5.24	\$6.14	\$6.84	\$8.40	\$9.47	\$8.14	\$10.20	\$11.76	\$13.16	\$16.38	\$18.76	\$12.82	\$15.94	\$18.60		\$27.28	\$31.09	49
52 \$4.56 \$5.53 \$6.51 \$7.28 \$8.95 \$10.10 \$9.03 \$11.33 \$12.97 \$14.28 \$17.67 \$20.22 \$13.43 \$16.71 \$19.50 \$22.48 \$28.66 \$32.55 \$35.54 \$4.50 \$5.57 \$8.03 \$10.20 \$8.06 \$11.74 \$13.40 \$15.05 \$20.74 \$13.64 \$16.97 \$17.25 \$20.13 \$23.22 \$22.61 \$33.54 \$4.50 \$4			+	400		+			4.0.00		T		4.0.00						\$31.60	50
53         54.42         55.63         56.63         57.73         58.77         57.75         59.33         510.25         59.89         510.25         59.89         510.25         59.89         510.25         59.89         510.25         59.89         510.25         59.89         510.25         59.89         510.21         513.20         52.10         513.68         517.25         20.10         32.23         20.13         522.22         523.13         522.22         523.33         50.01         517.77         59.52         510.01         517.02         517.02         517.02         517.02         517.02         517.02         517.02         517.02         517.02         517.02         517.02         517.02         517.02         517.02         517.02         517.02<																			\$32.13	51 52
54 54.00 \$5.73 \$6.77 \$7.57 \$9.33 \$10.52 \$36.68 \$12.60 \$13.84 \$15.08 \$18.58 \$12.26 \$13.86 \$17.25 \$20.43 \$22.22 \$20.66 \$23.58 \$30.11 \$33.56 \$5.55 \$4.75 \$5.83 \$8.89 \$77.1 \$9.52 \$10.74 \$10.01 \$13.29 \$14.97 \$16.35 \$20.14 \$21.81 \$14.06 \$17.25 \$20.46 \$22.25 \$20.58 \$30.11 \$33.56 \$5.77 \$8.45 \$8.83 \$7.49 \$8.95 \$11.11 \$12.75 \$11.00 \$13.19 \$14.97 \$16.35 \$20.19 \$21.13 \$14.66 \$18.26 \$12.73 \$24.67 \$33.16 \$35.77 \$10.00 \$10.17 \$10.00 \$10.17 \$10.00 \$10.17 \$10.20 \$																			\$32.67	52 53
56 S.467 S.8.83 S.8.89 S.7.71 S.9.62 S.10.74 S.10.01 S.12.60 S.14.30 S.15.61 S.19.04 S.21.81 S.14.06 S.12.20 S.20.64 S.22.58 S.30.11 S.34.  65 S.5.01 S.3.4 S.7.43 S.3.3 S.10.31 S.11.65 S.10.49 S.11.29 S.11.47 S.16.25 S.20.19 S.20.13 S.14.66 S.18.2.2 S.21.47 S.31.5.6 S.5.67 S.5.4.6 S.8.83 S.7.96 S.3.95 S.11.11 S.12.67 S.11.10 S.13.2.8 S.15.68 S.7.23 S.21.41 S.24.54 S.15.27 S.19.07 S.22.33 S.25.2.2 S.33.30 S.37.  68 S.8.9 S.7.33 S.3.0 S.3.0 S.10.20 S.12.1.27 S.14.40 S.11.2.0 S.11.4.8 S.11.2.8 S.11.2.2.1.2.2.1.2.2.1.2.2.1.2.2.2.1.2.2.2.1.2.2.2.1.2.2.2.1.2.2.2.1.2.2.2.1.2.2.2.1.2																			\$33.76	54
66         \$5.01         \$6.34         \$7.43         \$8.33         \$10.31         \$11.65         \$10.49         \$13.19         \$14.67         \$15.68         \$22.13         \$14.66         \$12.23         \$21.41         \$24.54         \$22.13         \$14.66         \$16.27         \$17.75         \$6.89         \$7.33         \$8.49         \$9.57         \$11.11         \$13.49         \$11.53         \$14.48         \$16.64         \$18.16         \$22.29         \$20.00         \$15.90         \$23.33         \$27.01         \$34.67         \$30.90           9         \$6.33         \$7.83         \$8.09         \$7.14         \$11.13         \$11.40         \$11.18         \$11.44         \$11.40         \$11.20         \$11.41         \$11.44         \$11.20         \$11.20         \$11.40         \$11.20         \$11.20         \$11.40         \$11.20 <td></td> <td>\$34.32</td> <td>55</td>																			\$34.32	55
58         55.88         57.33         58.49         59.7         511.91         513.49         511.53         514.48         \$16.41         \$18.15         \$22.09         \$26.03         \$15.90         \$23.33         \$22.01         \$23.467         \$29.89           69         56.33         \$7.83         \$9.97         \$10.81         \$11.40         \$11.50         \$11.68         \$11.78         \$11.22         \$16.64         \$20.77         \$23.43         \$22.07         \$27.41         \$21.60         \$16.78         \$17.79         \$20.14         \$25.62         \$25.62         \$25.67         \$25.47         \$25.47         \$25.47         \$25.47         \$25.60         \$27.06         \$31.60         \$17.95         \$20.76         \$31.06         \$17.95         \$20.76         \$31.06         \$17.96         \$18.10         \$11.81         \$11.00         \$11.88         \$11.42         \$11.72         \$16.22         \$12.06         \$11.10         \$11	56					\$10.31													\$35.99	56
99   \$6.33   \$7.83   \$9.03   \$10.20   \$12.72   \$14.40   \$12.00   \$15.16   \$17.18   \$19.12   \$24.07   \$27.61   \$16.56   \$20.77   \$24.38   \$28.25   \$36.34   \$41.60   \$67.88   \$33.35   \$57.88   \$10.81   \$13.52   \$15.22   \$15.22   \$17.24   \$25.52   \$29.26   \$17.24   \$21.67   \$25.47   \$29.56   \$29.27   \$23.65   \$27.66   \$30.92   \$39.92   \$45.52   \$27.66   \$30.95   \$30.95   \$30.92   \$39.92   \$45.52   \$27.66   \$30.95   \$30.95   \$30.92   \$39.92   \$45.52   \$30.95   \$30.95   \$30.95   \$30.92   \$																			\$37.74	57
Section   Sect																			\$39.58	58
62	00	Ψ0.00	Ψ1.00					ψ.L.00											Ψσσ	59 60
Section   Sect																			\$45.65	61
Second   S															\$23.60				\$47.86	62
66 \$10.07 \$12.29 \$14.05 \$15.92 \$19.98 \$22.68 \$17.09 \$21.35 \$24.60 \$28.06 \$35.77 \$40.92 \$23.07 \$28.05 \$34.00 \$36.29 \$50.29 \$57.66 \$10.07 \$11.07																			\$50.84	63
66   \$10.87   \$13.27   \$15.18   \$17.20   \$21.60   \$24.53   \$18.33   \$22.85   \$26.48   \$30.27   \$38.50   \$43.99   \$24.74   \$31.00   \$36.37   \$41.92   \$53.48   \$80.67   \$65.67   \$56.67   \$66.68   \$61.29   \$18.31   \$28.85   \$21.03   \$26.25   \$24.60   \$28.20   \$26.33   \$33.39   \$38.89   \$44.70   \$56.67   \$56.67   \$56.67   \$56.67   \$57.70   \$516.42   \$20.17   \$22.16   \$22.36   \$22.38   \$22.89   \$22.46   \$28.20   \$31.44   \$36.89   \$45.33   \$51.66   \$22.92   \$36.23   \$32.95   \$42.50   \$46.88   \$561.59   \$59.70   \$46.42   \$25.44   \$25.44   \$25.44   \$25.44   \$25.44   \$25.44   \$25.44   \$25.44   \$25.44   \$25.44   \$25.44   \$25.45   \$26.89   \$26.53   \$26.53   \$26.77   \$26.67   \$26.77   \$26.67   \$26.77   \$26.67   \$26.77   \$26.67   \$26.77   \$26.67   \$26.77   \$26.67   \$26.77   \$26.67   \$26.77   \$26.67   \$26.77   \$26.67   \$26.77   \$26.67   \$26.77   \$26.67   \$26.77   \$26.67   \$26.77   \$26.6																			\$54.01	64
Start																			\$57.38	65 66
68 \$13.26 \$16.23 \$18.59 \$21.03 \$26.35 \$29.89 \$21.64 \$36.96 \$31.44 \$35.89 \$43.33 \$51.66 \$29.92 \$36.22 \$42.50 \$48.68 \$61.59 \$50.9 \$60.9 \$14.84 \$18.19 \$20.88 \$23.58 \$23.58 \$23.58 \$23.58 \$23.57 \$22.47 \$33.41 \$23.82 \$29.72 \$34.68 \$39.47 \$33.41 \$34.30 \$61.64 \$34.36 \$34.30 \$61.64 \$34.36 \$34.30 \$61.64 \$34.36 \$34.30 \$61.64 \$34.36 \$34.30 \$61.64 \$34.36 \$34.30 \$61.64 \$34.30 \$																				67
69 \$14.84 \$18.19 \$20.88 \$23.88 \$29.47 \$33.41 \$23.82 \$29.72 \$34.68 \$39.47 \$49.61 \$66.43 \$31.53 \$39.66 \$44.64 \$53.00 \$66.70 \$75.70 \$18.61 \$22.14 \$25.44 \$28.68 \$35.71 \$40.44 \$28.68 \$36.10 \$42.21 \$47.72 \$59.42 \$67.34 \$37.46 \$47.15 \$55.50 \$62.83 \$77.23 \$88.77 \$27.94 \$81.50 \$21.44 \$27.66 \$32.04 \$32.66 \$38.83 \$43.96 \$31.52 \$50.00 \$46.57 \$52.46 \$65.03 \$73.55 \$40.62 \$51.46 \$43.27 \$40.47 \$20.47 \$40.47 \$20.47 \$40.47																			\$69.96	68
71	69	\$14.84	\$18.19	\$20.88		\$29.47			\$29.72	\$34.68	\$39.47			\$31.53					\$75.61	69
73	70																		\$81.73	70
73         \$22.44         \$27.76         \$32.04         \$35.96         \$44.52         \$50.30         \$35.16         \$44.22         \$51.87         \$58.25         \$71.92         \$81.20         \$44.81         \$56.73         \$66.99         \$75.32         \$92.93         \$114.75           75         \$22.14         \$35.07         \$40.68         \$45.44         \$55.89         \$60.31         \$57.75         \$64.67         \$79.54         \$89.66         \$49.19         \$62.50         \$73.99         \$82.95         \$101.93         \$111.79         \$12.75         \$10.93         \$54.00         \$66.87         \$81.22         \$91.60         \$101.79         \$12.60         \$60.64         \$71.61         \$79.74         \$97.26         \$109.31         \$54.92         \$81.63         \$51.03         \$60.64         \$71.61         \$79.74         \$97.26         \$100.61         \$122.62         \$131.79         \$122.62         \$131.79         \$122.62         \$131.79         \$122.62         \$131.79         \$122.62         \$131.79         \$122.62         \$131.79         \$122.62         \$131.79         \$122.62         \$131.79         \$122.62         \$131.79         \$122.62         \$100.61         \$122.62         \$131.79         \$122.62         \$131.79         \$122.62         \$131.79																			\$88.34	71
74         \$25,29         \$31,42         \$36,37         \$40,70         \$50,20         \$56,65         \$39,93         \$49,13         \$57,75         \$64,67         \$79,54         \$89,66         \$49,19         \$62,50         \$73,99         \$82,05         \$71,01         \$61,19         \$61,19         \$61,19         \$61,19         \$61,19         \$61,19         \$63,11         \$54,31         \$54,68         \$71,81         \$87,97         \$90,00         \$54,00         \$56,00         \$50,10         \$43,11         \$54,68         \$64,31         \$71,81         \$87,97         \$90,00         \$54,00         \$50,10         \$43,11         \$54,60         \$71,61         \$79,74         \$97,28         \$109,31         \$59,28         \$75,89         \$90,26         \$100,61         \$122,62         \$137,77         \$33,83         \$42,36         \$49,12         \$87,73         \$80,58         \$59,30         \$59,33         \$59,33         \$77,97         \$87,55         \$59,70         \$76,34         \$90,62         \$100,47         \$14,44         \$122,17         \$86,69         \$88,42         \$111,79         \$124,14         \$150,22         \$107,70         \$122,48         \$93,51         \$111,19         \$14,14         \$150,22         \$100,47         \$10,47         \$11,14         \$122,49	. –				+											+	+		\$95.49	72
75																		\$101 93	\$104.58 \$114.53	73 74
76																			\$125.43	75
78   \$36.45   \$45.74   \$53.35   \$59.38   \$72.62   \$81.63   \$56.18   \$71.71   \$85.01   \$94.33   \$114.44   \$128.17   \$86.88   \$88.42   \$10.560   \$117.27   \$142.14   \$158.89   \$18.99   \$14.71   \$12.47   \$18.01   \$72.48   \$98.62   \$10.540   \$117.27   \$13.611   \$72.48   \$98.89   \$118.47   \$131.40   \$150.22   \$167.89   \$14.11   \$152.49   \$14.34   \$155.80   \$14.11   \$152.49   \$14.34   \$155.80   \$14.71   \$152.49   \$14.40   \$150.22   \$167.89   \$14.11   \$152.49   \$14.34   \$155.80   \$14.11   \$152.49   \$14.40   \$153.60   \$167.77   \$18.61   \$14.34   \$155.80   \$14.11   \$152.49   \$14.40   \$153.60   \$167.77   \$168.81   \$14.34   \$155.80   \$14.11   \$152.49   \$14.40   \$153.60   \$167.77   \$168.81   \$14.11   \$152.49   \$14.10   \$157.80   \$14.11   \$152.49   \$14.10   \$157.70   \$167.40   \$1		\$30.99	\$38.72	\$45.00	\$50.18	\$61.58	\$69.36	\$47.74	\$60.64	\$71.61	\$79.74	\$97.28	\$109.31	\$59.28	\$75.89	\$90.26	\$100.61	\$122.62	\$137.37	76
\$39.08   \$49.12   \$57.38   \$58.83   \$77.97   \$37.55   \$59.70   \$76.24   \$90.62   \$100.47   \$121.72   \$136.11   \$72.48   \$93.51   \$111.85   \$124.14   \$150.22   \$161.81   \$141.71   \$52.49   \$81.40   \$58.28   \$83.31   \$93.48   \$63.44   \$81.27   \$96.60   \$107.03   \$129.45   \$144.55   \$76.48   \$98.89   \$118.47   \$131.40   \$158.75   \$176.81   \$144.34   \$55.86   \$55.43   \$77.73   \$88.67   \$99.40   \$67.41   \$86.52   \$102.98   \$114.02   \$137.68   \$153.52   \$80.71   \$104.59   \$125.49   \$139.08   \$167.77   \$186.83   \$50.42   \$63.70   \$74.81   \$83.14   \$101.20   \$101.32   \$71.64   \$92.09   \$109.77   \$121.46   \$146.42   \$163.04   \$85.17   \$110.16   \$132.91   \$147.21   \$177.32   \$196.84   \$159.24   \$80.88   \$18.94   \$101.20   \$113.28   \$76.12   \$99.09   \$109.77   \$12.46   \$146.42   \$163.04   \$85.17   \$110.16   \$132.91   \$147.21   \$177.32   \$196.84   \$159.24   \$80.88   \$104.24   \$16.24   \$124.54   \$137.71   \$165.72   \$184.17   \$95.25   \$124.06   \$149.44   \$165.43   \$198.95   \$220.88   \$108.94   \$101.20   \$115.88   \$129.20   \$89.94   \$108.79   \$109.77   \$124.66   \$139.54   \$147.55   \$100.73   \$131.38																			\$150.46	77
80 \$41.71 \$52.49 \$61.40 \$88.28 \$83.31 \$93.48 \$63.44 \$81.27 \$96.60 \$107.03 \$129.45 \$144.65 \$76.48 \$98.89 \$118.47 \$131.40 \$158.75 \$176.81 \$44.34 \$55.86 \$65.43 \$72.73 \$88.67 \$99.40 \$67.41 \$86.52 \$109.93 \$114.02 \$137.68 \$153.52 \$80.71 \$104.59 \$125.49 \$139.08 \$167.77 \$186.82 \$46.97 \$59.24 \$69.45 \$77.19 \$94.02 \$105.33 \$71.64 \$92.09 \$109.77 \$121.46 \$146.42 \$163.04 \$85.17 \$104.69 \$122.91 \$147.21 \$177.23 \$196.83 \$50.42 \$63.70 \$74.81 \$83.14 \$101.20 \$113.28 \$76.12 \$97.98 \$116.92 \$129.33 \$155.77 \$173.28 \$90.07 \$117.14 \$140.93 \$156.06 \$187.83 \$208.84 \$53.88 \$681.8 \$80.17 \$89.09 \$108.39 \$121.24 \$80.88 \$104.24 \$124.24 \$163.04 \$167.77 \$186.85 \$129.20 \$85.94 \$110.89 \$132.66 \$146.63 \$177.71 \$165.72 \$184.17 \$95.25 \$124.06 \$144.94 \$163.04 \$85.17 \$95.25 \$124.06 \$144.94 \$163.04 \$107.04														+					\$158.79	78
81																			\$167.57 \$176.86	79 80
82   \$46,97   \$59,24   \$69,45   \$77,19   \$94,02   \$105,33   \$71,64   \$92,09   \$109,77   \$121,46   \$146,42   \$163,04   \$85,77   \$110,161   \$132,91   \$147,21   \$177,32   \$196,65   \$187,83   \$31,48   \$31,41   \$101,20   \$113,28   \$76,12   \$97,98   \$116,92   \$119,23   \$155,77   \$173,25   \$90,07   \$117,14   \$144,09   \$156,66   \$187,83   \$208,88   \$104,24   \$124,54   \$137,71   \$165,72   \$184,17   \$95,25   \$124,06   \$149,44   \$165,43   \$198,95   \$220,88   \$105,99   \$108,39   \$102,99   \$102,93   \$108,39   \$102,99   \$102,93   \$102																			\$186.65	81
84						\$94.02													\$196.99	82
86 \$67.33 \$72.64 \$85.53 \$95.04 \$115.88 \$129.20 \$85.94 \$110.89 \$132.66 \$146.63 \$176.30 \$195.75 \$100.73 \$131.38 \$158.46 \$175.37 \$210.73 \$233.  87 \$84.23 \$81.58 \$96.25 \$106.99 \$129.27 \$137.16 \$91.31 \$117.98 \$141.31 \$156.13 \$187.55 \$208.04 \$10.89 \$10.09 \$10.99 \$122.77 \$137.16 \$91.31 \$117.98 \$141.31 \$156.63 \$187.55 \$208.04 \$10.65 \$139.14 \$168.03 \$185.91 \$223.21 \$247.  88 \$67.49 \$85.69 \$101.13 \$112.40 \$136.66 \$152.63 \$101.17 \$130.86 \$156.95 \$173.39 \$208.18 \$230.73 \$117.03 \$153.09 \$185.20 \$204.89 \$245.94 \$272.00 \$245.55 \$106.94 \$142.25 \$160.13 \$100.05 \$165.26 \$100.17 \$100.86 \$156.95 \$173.39 \$208.18 \$230.73 \$117.03 \$153.09 \$185.20 \$204.89 \$245.94 \$272.00 \$275.80 \$204.89 \$245.94 \$270.00 \$245.80 \$204.89 \$245.94 \$272.00 \$275.80 \$204.80 \$277.80	83	\$50.42	\$63.70	\$74.81	\$83.14	\$101.20	\$113.28	\$76.12	\$97.98	\$116.92	\$129.33	\$155.77	\$173.28	\$90.07	\$117.14	\$140.93	\$156.06	\$187.83	\$208.47	83
86   \$60.78   \$77.11   \$90.89   \$100.99   \$122.77   \$137.16   \$91.31   \$117.98   \$141.31   \$156.13   \$187.55   \$208.04   \$166.51   \$139.14   \$168.03   \$168.04   \$223.21   \$227.81   \$168.03   \$168.04   \$168.																			\$220.63	84
87   \$64.23   \$81.58   \$96.25   \$106.94   \$129.95   \$145.11   \$97.02   \$125.52   \$150.50   \$166.24   \$199.51   \$221.11   \$112.63   \$147.35   \$178.18   \$197.08   \$2236.43   \$281.89   \$70.75   \$89.79   \$106.03   \$117.87   \$143.36   \$160.13   \$105.49   \$136.66   \$152.63   \$101.17   \$130.86   \$160.85   \$173.39   \$208.18   \$230.73   \$117.03   \$153.09   \$185.20   \$204.89   \$245.94   \$272.89   \$272.8																			\$233.49	85
88   \$67.49   \$85.69   \$101.13   \$112.40   \$136.66   \$152.63   \$101.17   \$130.86   \$156.95   \$173.39   \$208.18   \$220.73   \$117.03   \$153.09   \$185.20   \$204.89   \$2245.94   \$272.95   \$107.75   \$89.79   \$106.03   \$117.87   \$143.36   \$163.45   \$136.42   \$136.42   \$173.39   \$208.18   \$220.73   \$117.03   \$159.05   \$192.49   \$213.00   \$2255.83   \$283.99   \$10.13   \$112.32   \$150.07   \$167.63   \$110.00   \$142.22   \$170.69   \$188.63   \$226.67   \$251.23   \$126.35   \$165.24   \$200.07   \$221.44   \$266.11   \$294.99   \$10.91   \$123.32   \$150.07   \$167.63   \$110.00   \$142.22   \$170.69   \$188.63   \$226.67   \$251.23   \$126.35   \$165.24   \$200.07   \$221.44   \$266.11   \$294.99   \$134.23   \$157.68   \$158.78   \$158.78   \$115.80   \$128.83   \$163.48   \$158.64   \$205.02   \$246.81   \$273.66   \$131.27   \$171.68   \$207.94   \$230.21   \$276.82   \$306.93   \$126.35   \$163.48   \$182.63   \$182.63   \$182.63   \$165.64   \$205.22   \$246.81   \$273.65   \$136.40   \$178.38   \$207.94   \$230.21   \$276.82   \$306.93   \$207.14   \$206.13   \$209.64   \$252.19   \$279.46   \$139.05   \$181.69   \$220.10   \$243.78   \$293.41   \$234.99   \$209.64   \$252.19   \$279.46   \$139.05   \$181.69   \$220.10   \$243.78   \$293.41   \$234.99   \$209.64   \$252.19   \$279.46   \$130.05   \$181.69   \$220.10   \$243.78   \$293.41   \$234.99   \$209.64   \$252.19   \$279.46   \$130.25   \$143.25   \$163.45   \$163																			\$247.09 \$261.50	86 87
89 \$70.75 \$89.79 \$106.03 \$117.87 \$143.36 \$160.13 \$105.49 \$136.42 \$163.67 \$180.85 \$217.23 \$240.76 \$121.59 \$159.05 \$192.49 \$213.00 \$2258.33 \$228.97 \$10.91 \$123.32 \$159.07 \$167.63 \$110.00 \$142.22 \$170.69 \$188.63 \$226.67 \$251.23 \$126.52 \$126.55 \$165.24 \$200.07 \$221.44 \$266.11 \$294.91 \$177.26 \$898.00 \$115.80 \$128.78 \$156.78 \$175.13 \$114.71 \$148.27 \$178.00 \$196.75 \$236.52 \$262.15 \$131.27 \$171.68 \$207.94 \$230.21 \$276.82 \$306.99 \$280.53 \$102.11 \$120.69 \$134.23 \$163.48 \$182.63 \$119.63 \$154.56 \$185.64 \$205.22 \$246.81 \$273.56 \$136.40 \$178.38 \$216.13 \$239.33 \$287.95 \$318.27 \$170.47 \$123.83 \$137.76 \$167.85 \$167.85 \$187.48 \$122.33 \$157.66 \$185.64 \$205.22 \$246.81 \$273.56 \$136.40 \$178.38 \$216.13 \$239.33 \$287.95 \$318.24 \$182.83 \$137.76 \$167.85 \$187.48 \$122.33 \$157.66 \$188.64 \$205.22 \$246.81 \$273.56 \$136.04 \$178.38 \$216.13 \$239.33 \$287.95 \$318.47 \$182.89 \$107.46 \$182.89 \$107.46 \$126.97 \$141.28 \$172.21 \$192.32 \$125.10 \$161.30 \$193.66 \$214.16 \$257.68 \$285.47 \$141.76 \$185.05 \$224.15 \$248.33 \$298.98 \$330.95 \$181.13 \$132.11 \$132.55 \$148.32 \$180.93 \$202.02 \$163.08 \$5167.85 \$197.18 \$202.02 \$162.23 \$157.00 \$161.30 \$193.66 \$214.16 \$257.68 \$285.47 \$141.76 \$185.05 \$224.15 \$248.33 \$298.98 \$330.97 \$101.13 \$144.80 \$176.56 \$189.04 \$520.24 \$202.02 \$162.25 \$229.50 \$269.02 \$297.90 \$147.33 \$199.18 \$222.27 \$252.96 \$304.66 \$336.69 \$197.18 \$102.94 \$164.78 \$197.79 \$218.78 \$263.29 \$291.62 \$144.52 \$188.49 \$222.27 \$252.96 \$304.66 \$336.95 \$181.95 \$163.95 \$181.95 \$163.95 \$118.15 \$136.39 \$118.15 \$136.39 \$118.15 \$136.39 \$117.71 \$136.83 \$175.67 \$210.75 \$233.23 \$280.90 \$318.95 \$153.11 \$199.16 \$245.19 \$262.47 \$316.34 \$349.99 \$291.62 \$144.62 \$188.49 \$222.47 \$257.66 \$310.44 \$343.99 \$18.51 \$136.39 \$118.15 \$136.39 \$118.15 \$136.39 \$118.15 \$136.39 \$118.15 \$136.39 \$118.15 \$136.39 \$175.67 \$210.75 \$233.23 \$280.90 \$3118.15 \$150.19 \$195.54 \$245.51 \$272.35 \$322.44 \$256.68 \$362.69 \$362.00 \$362																			\$272.05	88
90																			\$283.03	89
92 \$80.53 \$102.11 \$120.69 \$134.23 \$163.48 \$182.63 \$119.63 \$154.56 \$185.64 \$205.22 \$246.81 \$273.56 \$136.40 \$178.38 \$216.13 \$239.33 \$287.95 \$318.99 \$182.83 \$197.76 \$167.85 \$187.48 \$122.33 \$157.89 \$189.61 \$209.64 \$252.19 \$279.46 \$139.05 \$181.69 \$220.10 \$243.78 \$293.41 \$324.99 \$194.89 \$107.46 \$126.97 \$141.26 \$172.21 \$192.32 \$125.10 \$161.30 \$139.36 \$214.16 \$252.19 \$279.46 \$1257.68 \$181.69 \$220.10 \$243.78 \$293.41 \$324.99 \$195.89 \$180.93 \$107.46 \$126.97 \$141.25 \$172.21 \$192.32 \$125.10 \$161.30 \$139.36 \$214.16 \$257.68 \$285.47 \$141.76 \$185.05 \$224.15 \$248.33 \$298.98 \$330.99 \$180.99 \$10	90	\$74.01						\$110.00	\$142.22	\$170.69	\$188.63		\$251.23		\$165.24	\$200.07		\$266.11	\$294.45	90
93 \$82.71 \$104.79 \$123.83 \$137.76 \$167.85 \$187.48 \$122.33 \$157.89 \$189.61 \$209.64 \$252.19 \$279.46 \$139.05 \$181.69 \$220.10 \$243.78 \$293.41 \$324.99 \$48.89 \$107.746 \$126.97 \$141.28 \$172.21 \$192.22 \$152.510 \$161.30 \$193.66 \$214.16 \$257.68 \$268.47 \$141.76 \$185.05 \$224.15 \$224.83 \$229.89 \$330.99 \$48.89 \$107.21 \$107.46 \$126.97 \$141.28 \$172.21 \$172																			\$306.33	91
94 \$84.89 \$107.46 \$126.97 \$141.28 \$172.21 \$192.32 \$125.10 \$161.30 \$193.66 \$214.16 \$257.68 \$285.47 \$141.76 \$185.05 \$224.15 \$248.33 \$298.98 \$330. \$95.07 \$110.13 \$134.80 \$176.56 \$197.18 \$127.94 \$164.78 \$197.79 \$218.78 \$263.29 \$291.62 \$144.52 \$188.49 \$228.27 \$252.96 \$304.66 \$336. \$96.23 \$112.81 \$133.25 \$148.32 \$180.93 \$200.20 \$130.85 \$168.33 \$200.20 \$223.50 \$269.00 \$297.90 \$147.33 \$191.98 \$228.27 \$252.96 \$310.44 \$343. \$97.89 \$147.31 \$115.48 \$136.39 \$151.84 \$185.28 \$206.87 \$133.80 \$171.96 \$206.34 \$228.32 \$274.89 \$304.33 \$191.98 \$236.74 \$262.47 \$316.34 \$348. \$98.93 \$118.15 \$136.39 \$151.84 \$185.26 \$206.87 \$133.80 \$171.96 \$206.34 \$228.32 \$274.89 \$304.33 \$150.19 \$195.54 \$236.74 \$362.47 \$316.34 \$348. \$98.99 \$98.57 \$110.82 \$142.67 \$158.88 \$194.01 \$216.56 \$139.92 \$175.67 \$210.75 \$233.23 \$280.90 \$310.89 \$153.11 \$199.16 \$245.51 \$272.35 \$328.46 \$362.																			\$318.67	92
95 \$87.07 \$110.13 \$130.11 \$144.80 \$176.56 \$197.18 \$127.94 \$164.78 \$197.79 \$218.78 \$263.29 \$291.62 \$144.52 \$188.49 \$228.27 \$252.96 \$304.66 \$336.95 \$12.81 \$133.25 \$148.32 \$180.39 \$202.02 \$180.83 \$202.02 \$223.50 \$2690.02 \$297.90 \$147.33 \$191.98 \$232.47 \$257.66 \$310.44 \$343.98 \$91.41 \$115.48 \$136.99 \$151.84 \$185.28 \$206.87 \$133.80 \$171.96 \$206.34 \$228.27 \$274.89 \$304.30 \$150.19 \$195.54 \$236.74 \$252.67 \$310.44 \$343.99 \$91.51 \$15.54 \$155.36 \$189.55 \$211.71 \$136.83 \$175.67 \$210.75 \$233.23 \$280.99 \$310.89 \$153.11 \$199.16 \$241.09 \$267.37 \$322.34 \$366.87 \$180.89 \$10																			\$324.63	93 94
96 \$89.23 \$112.81 \$133.25 \$148.32 \$180.93 \$202.02 \$130.85 \$168.33 \$202.02 \$23.50 \$269.02 \$297.90 \$147.33 \$191.98 \$232.47 \$257.66 \$310.44 \$343. \$99 \$141 \$115.48 \$136.39 \$151.84 \$185.28 \$206.87 \$133.80 \$171.96 \$206.34 \$228.32 \$277.48 \$304.33 \$150.19 \$195.54 \$236.74 \$262.47 \$316.34 \$343. \$99 \$33.59 \$118.15 \$139.54 \$155.36 \$189.65 \$211.71 \$136.83 \$175.67 \$233.23 \$280.90 \$310.89 \$153.11 \$199.16 \$241.09 \$267.37 \$322.34 \$356. \$99 \$98.57 \$120.82 \$142.67 \$158.88 \$194.01 \$216.56 \$139.92 \$179.45 \$215.26 \$238.26 \$287.03 \$317.60 \$156.08 \$202.84 \$245.51 \$272.35 \$328.46 \$362.																				94 95
97 \$91.41 \$115.48 \$136.39 \$151.84 \$185.28 \$206.87 \$133.80 \$171.96 \$206.34 \$228.32 \$274.89 \$304.33 \$150.19 \$195.54 \$236.74 \$262.47 \$316.34 \$349.99 \$93.59 \$118.15 \$139.54 \$155.36 \$189.56 \$211.71 \$136.83 \$175.67 \$210.75 \$233.23 \$280.90 \$310.89 \$153.11 \$199.16 \$241.09 \$267.37 \$322.34 \$356.99 \$95.77 \$120.82 \$142.67 \$158.88 \$194.01 \$216.56 \$139.92 \$174.54 \$216.26 \$228.26 \$228.70 \$317.60 \$156.08 \$202.84 \$245.51 \$272.35 \$328.46 \$362.																			\$343.19	96
98 \$93.59 \$118.15 \$139.54 \$155.36 \$189.65 \$211.71 \$136.83 \$175.67 \$210.75 \$233.23 \$280.90 \$310.89 \$153.11 \$199.16 \$241.09 \$267.37 \$322.34 \$356. 99 \$95.77 \$120.82 \$142.67 \$158.88 \$194.01 \$216.56 \$139.92 \$179.45 \$215.26 \$238.26 \$287.03 \$317.60 \$156.08 \$202.84 \$245.51 \$272.35 \$328.46 \$362.																			\$349.60	97
		\$93.59	\$118.15	\$139.54	\$155.36	\$189.65	\$211.71	\$136.83	\$175.67	\$210.75	\$233.23	\$280.90	\$310.89	\$153.11	\$199.16	\$241.09	\$267.37	\$322.34	\$356.14	98
100+ \$97.94 \$123.50 \$145.82 \$162.40 \$198.36 \$221.41 \$143.08 \$183.32 \$219.87 \$243.40 \$293.30 \$324.46 \$159.10 \$206.59 \$250.01 \$277.42 \$334.70 \$369.	00																		\$362.79 \$369.57	99 100+

				С	uarterly Pre	mium per \$3	300 Monthly	Benefit Amo	ount After 10 ive - 90 Day	% Phase 1 I	ncrease (Re	esulting in 10	% Cumulati	ve Increase)					
Issue			uture Purch					Aut	to 3% Comp		n				o 5% Comp	ound Inflatio			Issue
Age 25	2 Year \$9.80	3 Year \$11.97	4 Year \$13.72	5 Year \$15.14	7 Year \$18.30	Lifetime \$20.50	2 Year \$14.94	3 Year	4 Year \$21.34	5 Year \$24.06	7 Year \$29.92	Lifetime \$34.38	2 Year \$27.56	3 Year \$34.19	4 Year \$39.84	5 Year \$45.56	7 Year	Lifetime \$65.36	Age 25
25 26	\$9.80	\$11.97	\$13.72	\$15.14	\$18.47	\$20.50	\$14.94 \$15.17	\$18.44 \$18.72	\$21.70	\$24.06	\$29.92	\$34.38	\$27.87	\$34.19 \$34.61	\$40.33	\$45.56 \$46.11	\$57.63 \$58.34	\$66.20	25 26
27	\$9.90	\$12.13	\$13.90	\$15.37	\$18.60	\$20.82	\$15.39	\$19.02	\$22.06	\$24.84	\$30.95	\$35.54	\$28.20	\$35.02	\$40.81	\$46.70	\$59.08	\$67.05	27
28 29	\$9.97 \$9.99	\$12.19 \$12.29	\$14.00 \$14.10	\$15.49 \$15.59	\$18.76 \$18.89	\$20.99 \$21.15	\$15.62 \$15.85	\$19.31 \$19.60	\$22.41 \$22.77	\$25.26 \$25.67	\$31.47 \$32.02	\$36.16 \$36.77	\$28.52 \$28.84	\$35.44 \$35.86	\$41.29 \$41.78	\$47.28 \$47.86	\$59.83 \$60.58	\$67.91 \$68.78	28 29
30	\$9.99 \$10.05	\$12.29	\$14.10	\$15.59	\$18.89	\$21.15	\$15.85	\$19.80	\$23.12	\$26.10	\$32.02	\$36.77	\$28.84	\$36.29	\$42.27	\$48.44	\$61.35	\$69.66	30
31	\$10.12	\$12.45	\$14.29	\$15.82	\$19.17	\$21.51	\$16.30	\$20.22	\$23.47	\$26.52	\$33.12	\$38.03	\$29.56	\$36.71	\$42.79	\$49.03	\$62.13	\$70.57	31
32 33	\$10.15 \$10.22	\$12.52 \$12.58	\$14.39 \$14.49	\$15.94 \$16.04	\$19.34 \$19.47	\$21.67 \$21.84	\$16.56 \$16.82	\$20.54 \$20.86	\$23.87 \$24.26	\$26.97 \$27.42	\$33.69 \$34.28	\$38.68 \$39.33	\$29.92 \$30.27	\$37.16 \$37.61	\$43.31 \$43.82	\$49.64 \$50.26	\$62.90 \$63.68	\$71.47 \$72.38	32 33
34	\$10.22	\$12.56	\$14.49	\$16.04	\$19.47	\$21.04	\$17.07	\$21.19	\$24.64	\$27.42	\$34.86	\$40.01	\$30.27	\$38.06	\$44.34	\$50.26	\$64.48	\$73.32	34
35	\$10.32	\$12.74	\$14.69	\$16.27	\$19.76	\$22.19	\$17.34	\$21.51	\$25.00	\$28.33	\$35.44	\$40.66	\$30.99	\$38.49	\$44.86	\$51.48	\$65.30	\$74.25	35
36 37	\$10.45 \$10.54	\$12.90 \$13.07	\$14.87 \$15.07	\$16.49 \$16.72	\$20.05 \$20.31	\$22.51 \$22.80	\$17.66 \$17.99	\$21.92 \$22.35	\$25.49 \$25.97	\$28.91 \$29.49	\$36.19 \$36.93	\$41.49 \$42.36	\$31.41 \$31.82	\$39.01 \$39.52	\$45.47 \$46.09	\$52.20 \$52.91	\$66.23 \$67.17	\$75.32 \$76.38	36 37
38	\$10.54	\$13.07	\$15.07 \$15.27	\$16.72	\$20.60	\$22.80	\$17.99	\$22.35	\$25.97	\$29.49	\$30.93	\$42.36	\$31.82	\$39.52 \$40.04	\$46.70	\$53.63	\$68.11	\$76.38	38
39	\$10.74	\$13.35	\$15.46	\$17.14	\$20.89	\$23.45	\$18.66	\$23.22	\$27.01	\$30.69	\$38.49	\$44.14	\$32.66	\$40.59	\$47.34	\$54.36	\$69.08	\$78.58	39
40 41	\$10.87 \$10.97	\$13.49	\$15.65 \$15.82	\$17.37 \$17.56	\$21.15	\$23.77	\$19.02	\$23.67	\$27.52 \$28.07	\$31.31 \$31.96	\$39.29	\$45.05	\$33.09 \$33.54	\$41.14 \$41.69	\$47.99	\$55.11	\$70.05	\$79.72	40 41
41	\$10.97	\$13.65 \$13.81	\$16.01	\$17.56	\$21.44 \$21.70	\$24.09 \$24.42	\$19.37 \$19.72	\$24.12 \$24.57	\$28.62	\$32.60	\$40.11 \$40.94	\$45.99 \$46.93	\$33.54	\$42.24	\$48.64 \$49.29	\$55.85 \$56.63	\$71.05 \$72.05	\$80.85 \$82.02	41
43	\$11.15	\$13.94	\$16.20	\$18.02	\$21.99	\$24.71	\$20.09	\$25.07	\$29.17	\$33.24	\$41.78	\$47.89	\$34.44	\$42.82	\$49.96	\$57.41	\$73.05	\$83.18	43
44 45	\$11.29 \$11.39	\$14.10 \$14.27	\$16.40 \$16.50	\$18.24	\$22.29	\$25.04	\$20.47	\$25.55	\$29.76	\$33.92	\$42.66	\$48.90	\$34.89	\$43.40	\$50.64 \$51.33	\$58.18	\$74.10 \$75.12	\$84.37	44 45
45 46	\$11.39 \$11.58	\$14.27 \$14.55	\$16.59 \$16.95	\$18.44 \$18.85	\$22.54 \$23.09	\$25.36 \$25.97	\$20.86 \$21.60	\$26.04 \$26.97	\$30.37 \$31.37	\$34.61 \$35.57	\$43.56 \$44.66	\$49.90 \$51.16	\$35.38 \$35.93	\$43.98 \$44.69	\$51.33 \$52.13	\$59.03 \$59.99	\$75.13 \$76.35	\$85.54 \$86.97	45 46
47	\$11.80	\$14.84	\$17.30	\$19.27	\$23.64	\$26.59	\$22.35	\$27.94	\$32.41	\$36.58	\$45.79	\$52.46	\$36.51	\$45.41	\$52.98	\$60.96	\$77.62	\$88.42	47
48 49	\$12.00 \$12.19	\$15.10 \$15.39	\$17.69 \$18.05	\$19.69 \$20.12	\$24.16 \$24.71	\$27.23 \$27.84	\$23.12 \$23.94	\$28.94 \$29.98	\$33.47 \$34.57	\$37.61 \$38.68	\$46.96 \$48.16	\$53.78 \$55.14	\$37.09 \$37.68	\$46.11 \$46.86	\$53.81 \$54.69	\$61.96 \$62.96	\$78.91 \$80.20	\$89.90 \$91.39	48 49
49 50	\$12.19 \$12.39	\$15.39 \$15.69	\$18.05 \$18.40	\$20.12 \$20.57	\$24.71 \$25.26	\$27.84 \$28.46	\$23.94 \$24.77	\$29.98 \$31.04	\$34.57 \$35.71	\$38.68	\$48.16 \$49.38	\$55.14 \$56.53	\$37.68 \$38.26	\$46.86 \$47.61	\$54.69 \$55.56	\$62.96 \$64.00	\$80.20 \$81.53	\$91.39 \$92.92	49 50
51	\$12.62	\$15.97	\$18.79	\$20.99	\$25.81	\$29.07	\$25.64	\$32.14	\$36.91	\$40.84	\$50.64	\$57.95	\$38.87	\$48.35	\$56.43	\$65.03	\$82.89	\$94.47	51
52 53	\$12.80	\$16.27	\$19.14 \$19.50	\$21.41 \$21.84	\$26.32	\$29.69	\$26.55	\$33.31	\$38.13 \$39.39	\$41.98	\$51.94	\$59.44	\$39.49	\$49.13	\$57.34	\$66.10 \$67.17	\$84.25	\$96.05 \$97.64	52 53
54	\$13.00 \$13.22	\$16.56 \$16.85	\$19.89	\$22.25	\$26.87 \$27.42	\$30.31 \$30.92	\$27.49 \$28.46	\$34.51 \$35.74	\$40.69	\$43.14 \$44.34	\$53.26 \$54.63	\$60.96 \$62.51	\$40.11 \$40.74	\$49.90 \$50.71	\$58.25 \$59.18	\$68.27	\$85.64 \$87.05	\$99.25	53 54
55	\$13.42	\$17.14	\$20.24	\$22.67	\$27.97	\$31.56	\$29.43	\$37.03	\$42.04	\$45.60	\$55.98	\$64.13	\$41.39	\$51.51	\$60.15	\$69.33	\$88.52	\$100.90	55
56 57	\$14.72 \$16.01	\$18.62 \$20.09	\$21.84 \$23.42	\$24.49 \$26.32	\$30.31 \$32.66	\$34.24 \$36.96	\$30.86 \$32.34	\$38.78 \$40.62	\$44.01 \$46.09	\$48.06 \$50.64	\$59.35 \$62.93	\$68.01 \$72.15	\$43.11 \$44.89	\$53.75 \$56.08	\$62.83 \$65.65	\$72.53 \$75.90	\$92.79 \$97.25	\$105.82 \$110.96	56 57
57 58	\$17.30	\$20.09	\$23.42 \$24.97	\$28.14	\$35.02	\$39.64	\$32.34	\$40.62 \$42.56	\$48.25	\$53.36	\$66.72	\$76.52	\$44.89 \$46.73	\$58.50	\$68.60	\$75.90 \$79.40	\$101.94	\$116.36	57 58
59	\$18.60	\$23.02	\$26.55	\$29.98	\$37.39	\$42.33	\$35.51	\$44.56	\$50.51	\$56.21	\$70.76	\$81.17	\$48.68	\$61.06	\$71.67	\$83.05	\$106.85	\$122.02	59
60 61	\$19.92 \$21.22	\$24.49 \$25.94	\$28.14 \$29.72	\$31.79 \$33.64	\$39.74 \$42.08	\$45.05 \$47.73	\$37.22 \$39.01	\$46.66 \$48.86	\$52.88 \$55.36	\$59.21 \$62.38	\$75.03 \$79.55	\$86.09 \$91.33	\$50.68 \$52.78	\$63.71 \$66.50	\$74.87 \$78.23	\$86.90 \$90.90	\$111.99 \$117.36	\$127.97 \$134.21	60 61
62	\$21.22 \$22.51	\$25.94	\$31.31	\$33.64 \$35.44	\$42.08 \$44.44	\$50.45	\$40.81	\$51.23	\$57.98	\$62.38 \$65.71	\$79.55 \$84.37	\$96.89	\$52.78 \$54.98	\$69.37	\$81.72	\$90.90 \$95.12	\$117.36	\$134.21	62
63	\$24.87	\$30.31	\$34.64	\$39.23	\$49.23	\$55.85	\$43.76	\$54.81	\$62.41	\$70.88	\$90.82	\$104.14	\$58.96	\$74.25	\$87.38	\$101.49	\$130.75	\$149.48	63
64 65	\$27.23 \$29.59	\$33.21 \$36.12	\$37.97 \$41.29	\$43.01 \$46.79	\$53.98 \$58.73	\$61.28 \$66.68	\$46.89 \$50.26	\$58.66 \$62.78	\$67.17 \$72.31	\$76.48 \$82.50	\$97.74 \$105.17	\$111.93 \$120.31	\$63.23 \$67.82	\$79.50 \$85.12	\$93.47 \$99.97	\$108.27 \$115.52	\$139.03 \$147.86	\$158.79 \$168.69	64 65
66	\$31.96	\$39.01	\$44.63	\$50.58	\$63.51	\$72.12	\$53.88	\$67.17	\$77.85	\$89.00	\$113.19	\$129.33	\$72.73	\$91.14	\$106.92	\$123.24	\$157.23	\$179.20	66
67	\$34.31	\$41.91	\$47.96	\$54.36	\$68.27	\$77.55	\$57.79	\$71.93	\$83.80	\$95.99	\$121.76	\$139.03	\$78.00	\$97.57	\$114.32	\$131.43	\$167.20	\$190.29	67
68 69	\$38.97 \$43.63	\$47.71 \$53.49	\$54.66 \$61.38	\$61.83 \$69.33	\$77.45 \$86.64	\$87.87 \$98.22	\$63.61 \$70.02	\$79.27 \$87.38	\$92.43 \$101.97	\$105.52 \$116.04	\$133.28 \$145.85	\$151.87 \$165.90	\$85.02 \$92.69	\$106.52 \$116.29	\$124.96 \$136.58	\$143.11 \$155.82	\$181.07 \$196.11	\$205.68 \$222.31	68 69
70	\$48.28	\$59.31	\$68.08	\$76.81	\$95.82	\$108.54	\$77.07	\$96.31	\$112.48	\$127.58	\$159.63	\$181.24	\$101.04	\$126.96	\$149.28	\$169.65	\$212.38	\$240.28	70
71	\$52.94	\$65.10	\$74.80	\$84.32	\$104.97	\$118.88	\$84.83	\$106.14	\$124.09	\$140.29	\$174.70	\$197.99	\$110.12	\$138.61	\$163.15	\$184.72	\$230.00	\$259.72	71
72 73	\$57.60 \$65.98	\$70.88 \$81.63	\$81.53 \$94.20	\$91.78 \$105.72	\$114.16 \$130.88	\$129.23 \$147.90	\$93.34 \$103.36	\$117.01 \$130.01	\$136.93 \$152.48	\$154.23 \$171.24	\$191.19 \$211.44	\$216.23 \$238.73	\$120.01 \$131.76	\$151.35 \$166.78	\$178.32 \$196.96	\$201.06 \$221.43	\$249.08 \$273.21	\$280.74 \$307.46	72 73
74	\$74.35	\$92.37	\$106.92	\$119.66	\$147.60	\$166.55	\$114.46	\$144.43	\$169.79	\$190.12	\$233.85	\$263.60	\$144.63	\$183.76	\$217.51	\$243.88	\$299.66	\$336.72	74
75	\$82.73	\$103.10	\$119.59	\$133.60	\$164.32	\$185.24	\$126.74	\$160.47	\$189.06	\$211.11	\$258.62	\$291.06	\$158.75	\$202.48	\$240.25	\$268.59	\$328.67	\$368.78	75
76 77	\$91.10 \$99.45	\$113.84 \$124.54	\$132.31 \$144.98	\$147.53 \$161.47	\$181.04 \$197.76	\$203.91 \$222.56	\$140.36 \$155.43	\$178.29 \$198.06	\$210.53 \$234.43	\$234.43 \$260.34	\$286.01 \$316.35	\$321.37 \$354.84	\$174.28 \$191.36	\$223.11 \$245.78	\$265.35 \$293.10	\$295.78 \$325.73	\$360.49 \$395.42	\$403.87 \$442.34	76 77
78	\$107.17	\$134.48	\$156.85	\$174.57	\$213.51	\$240.00	\$165.17	\$210.83	\$249.92	\$277.32	\$336.47	\$376.83	\$201.93	\$259.95	\$310.46	\$344.77	\$417.90	\$466.83	78
79 80	\$114.91 \$122.63	\$144.40 \$154.33	\$168.69 \$180.52	\$187.67 \$200.74	\$229.23 \$244.95	\$257.39 \$274.82	\$175.51 \$186.51	\$224.44 \$238.93	\$266.42 \$284.01	\$295.39 \$314.67	\$357.84 \$380.58	\$400.18 \$424.99	\$213.09 \$224.86	\$274.92 \$290.74	\$328.83 \$348.30	\$364.96 \$386.30	\$441.64 \$466.73	\$492.67 \$519.96	79 80
80	\$122.63 \$130.36	\$154.33 \$164.22	\$180.52 \$192.36	\$200.74	\$244.95 \$260.69	\$274.82 \$292.23	\$186.51 \$198.18	\$238.93 \$254.35	\$284.01	\$314.67 \$335.20	\$380.58 \$404.77	\$424.99 \$451.34	\$224.86	\$290.74 \$307.49	\$348.30 \$368.94	\$386.30	\$466.73 \$493.25	\$519.96 \$548.75	80 81
82	\$138.09	\$174.15	\$204.19	\$226.93	\$276.41	\$309.66	\$210.63	\$270.75	\$322.72	\$357.09	\$430.47	\$479.35	\$250.40	\$325.18	\$390.76	\$432.81	\$521.32	\$579.15	82
83 84	\$148.25 \$158.40	\$187.29 \$200.44	\$219.95 \$235.70	\$244.43 \$261.92	\$297.53 \$318.68	\$333.04 \$356.46	\$223.80 \$237.80	\$288.06 \$306.45	\$343.74 \$366.16	\$380.23 \$404.87	\$457.96 \$487.20	\$509.45 \$541.46	\$264.80 \$280.03	\$344.39 \$364.73	\$414.34 \$439.34	\$458.81 \$486.37	\$552.21 \$584.90	\$612.91 \$648.65	83 84
84 85	\$158.40 \$168.55	\$200.44 \$213.58	\$235.70 \$251.45	\$261.92 \$279.42	\$318.68 \$339.80	\$356.46	\$237.80 \$252.67	\$306.45 \$326.02	\$366.16	\$404.87 \$431.09	\$487.20 \$518.31	\$541.46 \$575.49	\$280.03 \$296.14	\$364.73 \$386.27	\$439.34 \$465.86	\$486.37 \$515.59	\$584.90 \$619.54	\$686.44	84 85
86	\$178.68	\$226.70	\$267.22	\$296.91	\$360.94	\$403.25	\$268.46	\$346.85	\$415.44	\$459.03	\$551.40	\$611.64	\$313.15	\$409.07	\$494.00	\$546.58	\$656.24	\$726.45	86
87 88	\$188.84 \$198.41	\$239.83 \$251.93	\$282.98 \$297.33	\$314.41 \$330.45	\$382.06 \$401.80	\$426.62 \$448.72	\$285.24 \$297.43	\$369.03 \$384.71	\$442.48 \$461.43	\$488.75 \$509.77	\$586.55 \$612.04	\$650.07 \$678.34	\$331.13 \$344.07	\$433.19 \$450.08	\$523.84 \$544.48	\$579.40 \$602.36	\$695.11 \$723.06	\$768.82 \$799.83	87 88
89	\$208.01	\$263.99	\$297.33	\$346.52	\$421.49	\$470.78	\$310.15	\$401.08	\$481.18	\$509.77 \$531.71	\$638.65	\$707.83	\$357.49	\$467.60	\$565.92	\$626.23	\$752.14	\$832.11	89
90	\$217.58	\$276.06	\$326.08	\$362.56	\$441.21	\$492.83	\$323.40	\$418.12	\$501.82	\$554.57	\$666.40	\$738.62	\$371.46	\$485.82	\$588.20	\$651.04	\$782.36	\$865.68	90
91 92	\$227.16	\$288.11	\$340.44	\$378.61	\$460.94	\$514.89	\$337.24	\$435.91	\$523.33	\$578.44	\$695.38	\$770.73	\$385.95	\$504.74	\$611.36	\$676.81	\$813.84	\$900.60	91 92
92 93	\$236.76 \$243.17	\$300.21 \$308.07	\$354.84 \$364.06	\$394.65 \$405.03	\$480.63 \$493.47	\$536.94 \$551.20	\$351.70 \$359.66	\$454.41 \$464.21	\$545.77 \$557.45	\$603.34 \$616.34	\$725.62 \$741.42	\$804.27 \$821.60	\$401.02 \$408.82	\$524.43 \$534.16	\$635.42 \$647.09	\$703.63 \$716.72	\$846.56 \$862.64	\$936.89 \$954.42	92 93
94	\$249.57	\$315.93	\$373.30	\$415.37	\$506.29	\$565.43	\$367.81	\$474.23	\$569.35	\$629.63	\$757.57	\$839.29	\$416.77	\$544.06	\$658.99	\$730.08	\$879.00	\$972.27	94
95 96	\$255.97	\$323.79	\$382.51	\$425.72	\$519.09	\$579.70	\$376.15	\$484.45	\$581.50	\$643.21	\$774.06	\$857.36	\$424.89	\$554.15	\$671.12	\$743.69	\$895.69	\$990.44	95 96
96 97	\$262.34 \$268.74	\$331.65 \$339.50	\$391.77 \$400.98	\$436.07 \$446.42	\$531.93 \$544.73	\$593.92 \$608.19	\$384.68 \$393.38	\$494.90 \$505.57	\$593.92 \$606.64	\$657.09 \$671.25	\$790.91 \$808.18	\$875.83 \$894.72	\$433.16 \$441.57	\$564.43 \$574.87	\$683.47 \$696.03	\$757.54 \$771.66		\$1,008.98 \$1,027.83	96 97
98	\$275.15	\$347.37	\$410.23	\$456.78	\$557.58	\$622.41	\$402.28	\$516.47	\$619.60	\$685.71	\$825.84	\$914.02	\$450.14	\$585.52	\$708.80	\$786.06	\$947.69	\$1,047.04	98
99 100+	\$281.56 \$287.96	\$355.22 \$363.08	\$419.45 \$428.70	\$467.12 \$477.47	\$570.38 \$583.19	\$636.68 \$650.94	\$411.37 \$420.65	\$527.59 \$538.95	\$632.86 \$646.42	\$700.48 \$715.58	\$843.88 \$862.31	\$933.76 \$953.90	\$458.88 \$467.76	\$596.35 \$607.38	\$721.80 \$735.02	\$800.70 \$815.62		\$1,066.60 \$1,086.53	99 100+
100+	\$201.9b	φ303.08	ψ420.7U	φ411.41	φυου. 19	φ000.94	φ4∠U.05	ψυυο.95	φ040.42	φ <i>ι</i> 13.38	ψ00Z.3T	φ <del>9</del> 50.90	φ401.16	φυυ <i>ι</i> .38	φ135.02	φο 10.02	\$904.UT	φ1,000.33	100+

					Annual Prei	mium per \$3	00 Monthly I			% Phase 1 I / EP - 100%			% Cumulativ	e Increase)					
Issue			Future Purc					Αι	ito 3% Com	pound Inflati	on				uto 5% Com				Issi
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Aç
25 26	\$36.80 \$36.92	\$44.94 \$45.30	\$51.49 \$51.85	\$56.84 \$57.32	\$68.74 \$69.34	\$76.99 \$77.61	\$56.10 \$56.96	\$69.22 \$70.31	\$80.15 \$81.49	\$90.35 \$91.81	\$112.33 \$114.28	\$129.10 \$131.27	\$103.47 \$104.68	\$128.36 \$129.94	\$149.61 \$151.44	\$171.11 \$173.17	\$216.40 \$219.08	\$245.43 \$248.59	2
26 27	\$30.92	\$45.54	\$52.22	\$57.68	\$69.83	\$77.61	\$57.81	\$70.31	\$82.82	\$93.27	\$114.28	\$131.27	\$104.68	\$129.94	\$151.44	\$175.36	\$219.08	\$248.59	2
28	\$37.40	\$45.78	\$52.58	\$58.17	\$70.43	\$78.82	\$58.65	\$72.50	\$84.16	\$94.84	\$118.16	\$135.77	\$107.11	\$133.10	\$155.08	\$177.54	\$224.66	\$255.02	1
29	\$37.52	\$46.15	\$52.94	\$58.53	\$70.92	\$79.42	\$59.51	\$73.59	\$85.49	\$96.43	\$120.23	\$138.07	\$108.33	\$134.67	\$156.90	\$179.73	\$227.46	\$258.30	
30	\$37.76	\$46.39	\$53.32	\$59.02	\$71.53	\$80.15	\$60.36	\$74.69	\$86.83	\$98.00	\$122.29	\$140.38	\$109.66	\$136.26	\$158.72	\$181.92	\$230.37	\$261.58	
31	\$38.02	\$46.75	\$53.68	\$59.39	\$72.02	\$80.76	\$61.20	\$75.90	\$88.17	\$99.58	\$124.36	\$142.81	\$111.00	\$137.83	\$160.67	\$184.11	\$233.29	\$264.98	
32	\$38.14	\$46.99	\$54.04	\$59.87	\$72.62	\$81.37	\$62.17	\$77.11	\$89.63	\$101.28	\$126.54	\$145.24	\$112.33	\$139.54	\$162.61	\$186.41	\$236.20	\$268.38	;
33	\$38.38	\$47.25	\$54.41	\$60.24	\$73.11	\$81.97	\$63.15	\$78.33	\$91.08	\$102.98	\$128.72	\$147.68	\$113.66	\$141.24	\$164.55	\$188.72	\$239.12	\$271.79	
34	\$38.62	\$47.61	\$54.77	\$60.72	\$73.71	\$82.70	\$64.12	\$79.54	\$92.53	\$104.68	\$130.91	\$150.22	\$115.01	\$142.93	\$166.50	\$191.03 \$193.34	\$242.15	\$275.31	
35 36	\$38.74 \$39.23	\$47.85 \$48.46	\$55.13 \$55.86	\$61.08 \$61.93	\$74.20 \$75.30	\$83.30 \$84.52	\$65.09 \$66.31	\$80.76 \$82.34	\$93.87 \$95.70	\$106.38 \$108.57	\$133.10 \$135.89	\$152.65 \$155.80	\$116.34 \$117.92	\$144.52 \$146.45	\$168.43 \$170.74	\$193.34	\$245.19 \$248.71	\$278.83 \$282.83	
37	\$39.59	\$49.06	\$56.60	\$62.79	\$76.26	\$85.61	\$67.52	\$83.92	\$97.52	\$110.75	\$138.69	\$159.08	\$119.49	\$148.40	\$173.05	\$198.67	\$252.23	\$286.84	
38	\$39.95	\$49.54	\$57.32	\$63.51	\$77.35	\$86.83	\$68.74	\$85.49	\$99.46	\$112.94	\$141.60	\$162.36	\$121.08	\$150.35	\$175.36	\$201.34	\$255.75	\$290.97	
39	\$40.32	\$50.16	\$58.05	\$64.36	\$78.45	\$88.04	\$70.07	\$87.20	\$101.40	\$115.25	\$144.52	\$165.77	\$122.65	\$152.41	\$177.79	\$204.14	\$259.39	\$295.10	
40	\$40.80	\$50.64	\$58.77	\$65.21	\$79.42	\$89.25	\$71.41	\$88.89	\$103.35	\$117.56	\$147.55	\$169.17	\$124.23	\$154.47	\$180.21	\$206.93	\$263.04	\$299.35	
41	\$41.17	\$51.25	\$59.39	\$65.95	\$80.52	\$90.48	\$72.74	\$90.60	\$105.41	\$119.99	\$150.59	\$172.69	\$125.93	\$156.54	\$182.64	\$209.73	\$266.81	\$303.60	
42	\$41.54	\$51.85	\$60.12	\$66.79	\$81.49	\$91.69	\$74.07	\$92.29	\$107.47	\$122.41	\$153.75	\$176.21	\$127.63	\$158.60	\$185.08	\$212.64	\$270.57	\$307.97	
43 44	\$41.90 \$42.38	\$52.34 \$52.94	\$60.84	\$67.64 \$68.50	\$82.58	\$92.79 \$94.00	\$75.42 \$76.87	\$94.12 \$95.94	\$109.54 \$111.73	\$124.84 \$127.39	\$156.90 \$160.18	\$179.85	\$129.34 \$131.03	\$160.79 \$162.98	\$187.63 \$190.18	\$215.56 \$218.47	\$274.33 \$278.22	\$312.35	
44	\$42.38 \$42.75	\$53.56	\$61.57 \$62.30	\$69.22	\$83.68 \$84.65	\$95.21	\$78.33	\$95.94	\$111.73	\$127.39	\$160.18	\$183.61 \$187.39	\$131.03	\$165.15	\$190.18	\$218.47	\$278.22	\$316.83 \$321.21	
46	\$43.47	\$54.65	\$63.64	\$70.80	\$86.71	\$97.52	\$81.13	\$101.28	\$117.80	\$133.58	\$167.71	\$192.12	\$134.92	\$167.83	\$195.76	\$225.27	\$286.72	\$326.56	
47	\$44.33	\$55.74	\$64.97	\$72.38	\$88.77	\$99.83	\$83.92	\$104.93	\$121.68	\$137.35	\$171.96	\$196.98	\$137.10	\$170.50	\$198.92	\$228.91	\$291.46	\$332.01	
48	\$45.06	\$56.72	\$66.43	\$73.95	\$90.72	\$102.26	\$86.83	\$108.69	\$125.69	\$141.24	\$176.33	\$201.96	\$139.29	\$173.17	\$202.08	\$232.68	\$296.32	\$337.60	
49	\$45.78	\$57.81	\$67.76	\$75.54	\$92.79	\$104.56	\$89.87	\$112.57	\$129.82	\$145.24	\$180.83	\$207.05	\$141.48	\$175.97	\$205.36	\$236.45	\$301.17	\$343.19	
50	\$46.51	\$58.89	\$69.10	\$77.23	\$94.84	\$106.87	\$93.03	\$116.58	\$134.07	\$149.25	\$185.44	\$212.28	\$143.66	\$178.76	\$208.64	\$240.33	\$306.15	\$348.90	
51	\$47.37	\$59.99	\$70.55	\$78.82	\$96.91	\$109.18	\$96.31	\$120.71	\$138.57	\$153.38	\$190.18	\$217.62	\$145.97	\$181.56	\$211.92	\$244.21	\$311.26	\$354.73	
52 53	\$48.09 \$48.82	\$61.08 \$62.17	\$71.90 \$73.23	\$80.39 \$81.97	\$98.86 \$100.91	\$111.49 \$113.78	\$99.70 \$103.22	\$125.08 \$129.58	\$143.18 \$147.92	\$157.63 \$162.00	\$195.03 \$200.01	\$223.21 \$228.91	\$148.28 \$150.59	\$184.47 \$187.39	\$215.31 \$218.71	\$248.23 \$252.23	\$316.35 \$321.57	\$360.68 \$366.63	
54	\$49.67	\$63.27	\$74.69	\$83.56	\$100.91	\$116.09	\$103.22	\$134.19	\$152.77	\$166.50	\$205.12	\$234.74	\$150.59	\$190.42	\$222.23	\$256.36	\$326.92	\$372.70	
55	\$50.40	\$64.36	\$76.02	\$85.13	\$105.05	\$118.53	\$110.51	\$139.05	\$157.87	\$171.23	\$210.21	\$240.81	\$155.44	\$193.46	\$225.87	\$260.37	\$332.38	\$378.90	
56	\$55.25	\$69.95	\$81.97	\$91.93	\$113.78	\$128.60	\$115.85	\$145.61	\$165.28	\$180.46	\$222.84	\$255.39	\$161.88	\$201.83	\$235.96	\$272.39	\$348.41	\$397.35	
57	\$60.12	\$75.42	\$87.92	\$98.86	\$122.65	\$138.81	\$121.44	\$152.53	\$173.05	\$190.18	\$236.32	\$270.93	\$168.56	\$210.57	\$246.52	\$285.02	\$365.17	\$416.66	
58	\$64.97	\$80.88	\$93.75	\$105.66	\$131.52	\$148.89	\$127.27	\$159.82	\$181.19	\$200.38	\$250.54	\$287.33	\$175.48	\$219.68	\$257.58	\$298.13	\$382.78	\$436.94	
59	\$69.83	\$86.46	\$99.70	\$112.57	\$140.38	\$158.96	\$133.34	\$167.34	\$189.68	\$211.07	\$265.72	\$304.81	\$182.77	\$229.28	\$269.12	\$311.86	\$401.24	\$458.19	
60	\$74.81	\$91.93	\$105.66	\$119.37	\$149.25	\$169.17	\$139.78	\$175.24	\$198.55	\$222.35	\$281.74	\$323.27	\$190.30	\$239.24	\$281.14	\$326.30	\$420.55	\$480.54	
61	\$79.66	\$97.39	\$111.61	\$126.30	\$157.99	\$179.25	\$146.45	\$183.49	\$207.90	\$234.26	\$298.74	\$342.95	\$198.19	\$249.68	\$293.77	\$341.36	\$440.70	\$503.98	
62	\$84.52 \$93.39	\$102.98 \$113.78	\$117.56 \$130.06	\$133.10 \$147.31	\$166.86 \$184.83	\$189.44 \$209.73	\$153.25 \$164.31	\$192.36 \$205.84	\$217.75 \$234.38	\$246.76 \$266.20	\$316.83 \$341.00	\$363.84 \$391.04	\$206.45 \$221.39	\$260.49 \$278.83	\$306.88 \$328.13	\$357.16 \$381.08	\$461.71 \$490.99	\$528.39 \$561.30	Н
64	\$102.26	\$124.72	\$142.57	\$161.51	\$202.69	\$230.13	\$176.09	\$220.30	\$252.23	\$287.21	\$366.99	\$420.30	\$237.41	\$298.50	\$350.97	\$406.58	\$522.07	\$596.27	1
65	\$111.12	\$135.65	\$155.08	\$175.73	\$220.54	\$250.40	\$188.72	\$235.72	\$271.54	\$309.79	\$394.92	\$451.76	\$254.66	\$319.63	\$375.38	\$433.79	\$555.23	\$633.44	
66	\$119.99	\$146.45	\$167.59	\$189.94	\$238.51	\$270.81	\$202.32	\$252.23	\$292.30	\$334.20	\$425.04	\$485.64	\$273.12	\$342.22	\$401.48	\$462.80	\$590.44	\$672.90	
67	\$128.84	\$157.39	\$180.09	\$204.14	\$256.36	\$291.21	\$217.01	\$270.08	\$314.66	\$360.44	\$457.23	\$522.07	\$292.91	\$366.39	\$429.29	\$493.54	\$627.85	\$714.55	
68	\$146.33	\$179.12	\$205.24	\$232.19	\$290.85	\$329.96	\$238.88	\$297.65	\$347.07	\$396.26	\$500.46	\$570.28	\$319.26	\$400.03	\$469.25	\$537.37	\$679.94	\$772.35	
69 70	\$163.82 \$181.31	\$200.86 \$222.72	\$230.49 \$255.63	\$260.37 \$288.42	\$325.34 \$359.83	\$368.81 \$407.55	\$262.92 \$289.39	\$328.13 \$361.65	\$382.90 \$422.37	\$435.73 \$479.08	\$547.69 \$599.42	\$622.99 \$680.55	\$348.05 \$379.38	\$436.70 \$476.77	\$512.84 \$560.57	\$585.10 \$637.08	\$736.42 \$797.50	\$834.78 \$902.30	-
71	\$181.31	\$222.72	\$280.90	\$288.42	\$359.83	\$407.55	\$289.39	\$398.56	\$422.37 \$465.96	\$479.08 \$526.81	\$656.02	\$743.46	\$413.50	\$520.49	\$612.67	\$693.66	\$863.68	\$902.30	1
72	\$216.28	\$266.20	\$306.15	\$344.65	\$428.68	\$485.28	\$350.47	\$439.37	\$514.17	\$579.15	\$717.95	\$811.94	\$450.66	\$568.34	\$669.63	\$755.00	\$935.33	\$1.054.22	
73	\$247.74	\$306.52	\$353.76	\$396.99	\$491.47	\$555.35	\$388.12	\$488.19	\$572.59	\$643.03	\$793.98	\$896.47	\$494.75	\$626.26	\$739.57	\$831.50			
74	\$279.19	\$346.83	\$401.48	\$449.33	\$554.26	\$625.42	\$429.78	\$542.36	\$637.56	\$713.94	\$878.13	\$989.86	\$543.08	\$690.02	\$816.81	\$915.78	\$1,125.27	\$1,264.43	
75	\$310.64	\$387.16	\$449.09	\$501.67	\$617.03	\$695.61	\$475.93	\$602.58	\$709.94	\$792.76		\$1,092.96	\$596.15	\$760.33	\$902.18		\$1,234.20	\$1,384.78	-
76	\$342.10	\$427.47	\$496.82	\$554.00	\$679.82	\$765.68	\$527.05	\$669.50	\$790.57	\$880.32	\$1,074.02		\$654.45	\$837.82	\$996.41	\$1,110.69		\$1,516.55	
77 78	\$373.43 \$402.46	\$467.67 \$504.94	\$544.41 \$588.98	\$606.35 \$655.53	\$742.61 \$801.75	\$835.75 \$901.21	\$583.64 \$620.19	\$743.70 \$791.67	\$880.32 \$938.49	\$977.59 \$1.041.35	\$1,187.92 \$1,263.46		\$718.56 \$758.27	\$922.94 \$976.14	\$1,100.62 \$1,165.82	\$1,223.15 \$1,294.67	\$1,484.85 \$1.569.25		
78 79	\$402.46 \$431.48	\$504.94 \$542.23	\$588.98 \$633.44	\$655.53 \$704.72	\$801.75 \$860.77	\$901.21 \$966.54	\$620.19 \$659.05	\$791.67 \$842.80	\$938.49	\$1,041.35 \$1.109.23	\$1,263.46		\$758.27 \$800.17	\$976.14	\$1,165.82 \$1,234.81	\$1,294.67			
80	\$460.50	\$579.51	\$677.88	\$753.78	\$919.79	\$1,032.00	\$700.35	\$897.20	\$1,000.43	\$1,181.61	\$1,429.11		\$844.37	\$1,032.36	\$1,234.61	\$1,370.43	\$1,752.62		١.
81	\$489.52	\$616.67	\$722.33	\$802.96	\$978.92	\$1,097.33	\$744.18	\$955.13	\$1,136.92				\$891.00	\$1,154.65	\$1,385.38				
82	\$518.55	\$653.95	\$766.78	\$852.15	\$1,037.95	\$1,162.79	\$790.94	\$1,016.70	\$1,211.85	\$1,340.94	\$1,616.48	\$1,799.99	\$940.31	\$1,221.08	\$1,467.36	\$1,625.23	\$1,957.62		
83	\$556.68	\$703.26	\$825.91		\$1,117.25	\$1,250.59	\$840.37		\$1,290.78		\$1,719.71		\$994.36		\$1,555.88	\$1,722.86		\$2,301.53	
84	\$594.81	\$752.69	\$885.06		\$1,196.67	\$1,338.51					\$1,829.50		\$1,051.55	\$1,369.60	\$1,649.76			\$2,435.72	
85	\$632.94	\$801.99	\$944.20		\$1,275.97	\$1,426.32		\$1,224.23	\$1,464.56		\$1,946.32		\$1,112.02		\$1,749.34	\$1,936.12			
86 87	\$670.96 \$709.09			\$1,114.94 \$1,180.64		\$1,514.24 \$1,602.04				\$1,723.72 \$1,835.33				\$1,536.10 \$1,626.69			\$2,464.26 \$2,610.23		
88	\$709.09 \$745.03	\$900.60	\$1,062.60		\$1,434.70 \$1,508.77	\$1,602.04 \$1,684.98	\$1,071.10	\$1,385.75 \$1,444.65	\$1,661.54	\$1,835.33 \$1,914.26	\$2,202.55	\$2,441.07	\$1,243.43	\$1,626.69	\$1,967.09	\$2,175.72			
89	\$745.03			\$1,301.23		\$1,767.80		\$1,506.10	\$1,732.71				\$1,342.40	\$1,755.90	\$2,044.56	\$2,261.94	\$2,715.15	\$3,124.65	
90				\$1,361.46		\$1,850.63			\$1,884.39			\$2,773.57	\$1,394.86	\$1,824.27	\$2,120.00	\$2,444.71	\$2,937.88	\$3,250,71	
91					\$1,730.88	\$1,933.45	\$1,266.38	\$1,636.89	\$1,965.14	\$2,172.07	\$2,611.20			\$1,895.31	\$2,295.70	\$2,541.50		\$3,381.86	
92	\$889.06	\$1,127.32			\$1,804.84	\$2,016.27		\$1,706.35	\$2,049.42			\$3,020.09		\$1,969.28	\$2,386.05	\$2,642.17		\$3,518.12	
93					\$1,853.05	\$2,069.83	\$1,350.54	\$1,743.15	\$2,093.26	\$2,314.40	\$2,784.13	\$3,085.18	\$1,535.13	\$2,005.83	\$2,429.89	\$2,691.35	\$3,239.29	\$3,583.93	
94		\$1,186.35			\$1,901.14			\$1,780.80	\$2,137.95		\$2,844.73		\$1,564.99	\$2,042.99	\$2,474.58	\$2,741.51			
95					\$1,949.23	\$2,176.81		\$1,819.17	\$2,183.61	\$2,415.33	\$2,906.66		\$1,595.48		\$2,520.12	\$2,792.64	\$3,363.40	\$3,719.22	
96 97					\$1,997.45	\$2,230.25						\$3,288.84		\$2,119.49		\$2,844.61	\$3,427.28	\$3,788.81	
97 98	\$1,009.16				\$2,045.54 \$2,093.75	\$2,283.80 \$2,337.24		\$1,898.47 \$1,939.40		\$2,520.61 \$2,574.89	\$3,034.79 \$3,101.09	\$3,359.76 \$3,432.26		\$2,158.72 \$2,198.67		\$2,897.68 \$2,951.72			
98				\$1,715.22						\$2,574.89					\$2,710.42				
			,0.0.00			\$2,444.34			\$2,427.35		\$3,238.08			\$2,280.76				\$4,080.02	1

ļ				M	Monthly Pren	nium per \$30	00 Monthly E	Benefit Amou	unt After 109 Facility - 90		ncrease (Re	sulting in 10	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option		1		Aut	o 3% Comp		n			Au	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$2.12 \$2.13	\$2.71 \$2.73	\$3.18 \$3.21	\$3.58 \$3.60	\$4.37 \$4.40	\$4.91 \$4.94	\$3.29 \$3.34	\$4.24 \$4.30	\$5.03 \$5.12	\$5.75 \$5.85	\$7.23 \$7.36	\$8.20 \$8.35	\$6.59 \$6.67	\$8.60 \$8.70	\$10.31 \$10.43	\$11.98 \$12.12	\$15.32 \$15.52	\$17.42 \$17.64	25 26
27	\$2.15	\$2.74	\$3.23	\$3.62	\$4.43	\$4.94	\$3.40	\$4.30	\$5.12 \$5.20	\$5.95	\$7.49	\$8.50	\$6.74	\$8.80	\$10.43	\$12.12	\$15.72	\$17.88	27
28	\$2.16	\$2.76	\$3.26	\$3.65	\$4.47	\$5.03	\$3.45	\$4.43	\$5.29	\$6.05	\$7.62	\$8.66	\$6.82	\$8.91	\$10.68	\$12.42	\$15.92	\$18.11	28
29	\$2.17	\$2.77	\$3.28	\$3.67	\$4.51	\$5.06	\$3.51	\$4.51	\$5.38	\$6.15	\$7.76	\$8.81	\$6.90	\$9.02	\$10.81	\$12.57	\$16.12	\$18.34	29
30	\$2.18	\$2.79	\$3.30	\$3.71	\$4.54	\$5.10	\$3.56	\$4.59	\$5.47	\$6.26	\$7.89	\$8.98	\$6.97	\$9.13	\$10.95	\$12.73	\$16.31	\$18.58	30
31 32	\$2.19 \$2.21	\$2.81 \$2.83	\$3.32 \$3.34	\$3.73 \$3.75	\$4.58 \$4.61	\$5.15 \$5.18	\$3.62 \$3.67	\$4.66 \$4.74	\$5.56 \$5.64	\$6.37 \$6.48	\$8.03 \$8.17	\$9.14 \$9.31	\$7.06 \$7.15	\$9.24 \$9.35	\$11.08 \$11.21	\$12.88 \$13.04	\$16.52 \$16.73	\$18.82 \$19.06	31 32
33	\$2.22	\$2.85	\$3.34	\$3.78	\$4.64	\$5.10	\$3.73	\$4.74 \$4.82	\$5.74	\$6.59	\$8.32	\$9.47	\$7.13	\$9.46	\$11.34	\$13.04	\$16.73	\$19.00	33
34	\$2.23	\$2.86	\$3.39	\$3.81	\$4.68	\$5.27	\$3.78	\$4.90	\$5.84	\$6.70	\$8.46	\$9.65	\$7.33	\$9.57	\$11.47	\$13.37	\$17.15	\$19.56	34
35	\$2.24	\$2.88	\$3.41	\$3.84	\$4.72	\$5.30	\$3.84	\$4.97	\$5.93	\$6.82	\$8.61	\$9.81	\$7.41	\$9.68	\$11.62	\$13.53	\$17.37	\$19.81	35
36	\$2.27	\$2.92	\$3.45	\$3.88	\$4.79	\$5.38	\$3.93	\$5.07	\$6.05	\$6.96	\$8.80	\$10.02	\$7.51	\$9.81	\$11.77	\$13.72	\$17.61	\$20.10	36
37 38	\$2.29 \$2.31	\$2.95 \$2.98	\$3.50 \$3.54	\$3.94 \$3.99	\$4.85 \$4.92	\$5.46 \$5.53	\$4.02 \$4.10	\$5.17 \$5.27	\$6.17 \$6.29	\$7.11 \$7.25	\$8.99 \$9.19	\$10.24 \$10.46	\$7.61 \$7.71	\$9.94 \$10.08	\$11.92 \$12.09	\$13.90 \$14.09	\$17.86 \$18.12	\$20.38 \$20.67	37 38
39	\$2.33	\$3.01	\$3.59	\$4.04	\$4.92 \$4.98	\$5.61	\$4.10	\$5.27 \$5.37	\$6.42	\$7.40	\$9.19	\$10.46	\$7.71	\$10.08	\$12.09	\$14.09	\$18.37	\$20.67	39
40	\$2.35	\$3.05	\$3.63	\$4.09	\$5.05	\$5.69	\$4.28	\$5.47	\$6.56	\$7.56	\$9.58	\$10.91	\$7.92	\$10.35	\$12.42	\$14.49	\$18.63	\$21.26	40
41	\$2.38	\$3.08	\$3.67	\$4.15	\$5.12	\$5.76	\$4.37	\$5.58	\$6.69	\$7.71	\$9.79	\$11.14	\$8.03	\$10.49	\$12.58	\$14.69	\$18.90	\$21.57	41
42	\$2.40	\$3.11	\$3.72	\$4.19	\$5.18	\$5.84	\$4.47	\$5.69	\$6.82	\$7.88	\$10.00	\$11.39	\$8.14	\$10.64	\$12.75	\$14.88	\$19.16	\$21.88	42
43 44	\$2.42 \$2.44	\$3.15 \$3.19	\$3.76 \$3.81	\$4.25 \$4.30	\$5.25 \$5.31	\$5.92 \$6.00	\$4.57 \$4.66	\$5.80 \$5.91	\$6.96 \$7.11	\$8.04 \$8.21	\$10.21 \$10.43	\$11.63 \$11.88	\$8.25 \$8.36	\$10.78 \$10.92	\$12.93 \$13.10	\$15.09 \$15.30	\$19.44 \$19.71	\$22.19 \$22.51	43 44
44 45	\$2.44 \$2.48	\$3.19 \$3.22	\$3.81 \$3.85	\$4.30 \$4.35	\$5.31 \$5.38	\$6.00	\$4.66 \$4.75	\$5.91 \$6.02	\$7.11 \$7.25	\$8.21 \$8.37	\$10.43 \$10.65	\$11.88 \$12.14	\$8.36 \$8.47	\$10.92 \$11.07	\$13.10 \$13.29	\$15.30 \$15.51	\$19.71 \$19.98	\$22.51 \$22.83	44 45
46	\$2.52	\$3.29	\$3.94	\$4.44	\$5.51	\$6.22	\$4.73	\$6.33	\$7.58	\$8.69	\$10.03	\$12.14	\$8.60	\$11.24	\$13.50	\$15.76	\$20.31	\$23.21	46
47	\$2.56	\$3.36	\$4.02	\$4.54	\$5.63	\$6.36	\$5.25	\$6.64	\$7.92	\$9.03	\$11.20	\$12.78	\$8.73	\$11.42	\$13.72	\$16.02	\$20.65	\$23.60	47
48	\$2.61	\$3.41	\$4.10	\$4.64	\$5.76	\$6.51	\$5.51	\$6.99	\$8.28	\$9.38	\$11.48	\$13.11	\$8.87	\$11.61	\$13.94	\$16.28	\$20.99	\$23.99	48
49 50	\$2.65 \$2.70	\$3.48 \$3.54	\$4.19 \$4.28	\$4.74 \$4.84	\$5.90 \$6.02	\$6.66 \$6.81	\$5.79 \$6.08	\$7.34 \$7.71	\$8.66 \$9.05	\$9.75 \$10.12	\$11.78 \$12.08	\$13.45 \$13.81	\$9.01 \$9.15	\$11.79 \$11.98	\$14.16 \$14.39	\$16.54 \$16.81	\$21.34 \$21.69	\$24.39 \$24.79	49 50
50 51	\$2.70 \$2.74	\$3.54 \$3.61	\$4.28 \$4.36	\$4.84 \$4.95	\$6.02 \$6.15	\$6.81 \$6.95	\$6.08 \$6.39	\$7.71 \$8.11	\$9.05 \$9.46	\$10.12 \$10.52	\$12.08 \$12.39	\$13.81 \$14.16	\$9.15 \$9.30	\$11.98 \$12.17	\$14.39 \$14.62	\$16.81 \$17.08	\$21.69 \$22.06	\$24.79 \$25.20	50 51
52	\$2.78	\$3.67	\$4.44	\$5.05	\$6.28	\$7.11	\$6.72	\$8.53	\$9.89	\$10.92	\$12.71	\$14.52	\$9.44	\$12.36	\$14.85	\$17.36	\$22.42	\$25.62	52
53	\$2.83	\$3.74	\$4.53	\$5.15	\$6.41	\$7.25	\$7.06	\$8.95	\$10.34	\$11.34	\$13.04	\$14.89	\$9.58	\$12.56	\$15.09	\$17.64	\$22.79	\$26.05	53
54	\$2.87	\$3.81	\$4.62	\$5.25	\$6.53	\$7.40	\$7.43	\$9.41	\$10.80	\$11.78	\$13.37	\$15.28	\$9.74	\$12.76	\$15.33	\$17.93	\$23.17	\$26.48	54
55	\$2.92	\$3.87	\$4.70	\$5.35	\$6.67	\$7.55	\$7.80	\$9.89	\$11.28	\$12.24	\$13.71	\$15.68	\$9.90	\$12.96	\$15.57	\$18.22	\$23.54	\$26.92	55
56 57	\$3.19 \$3.48	\$4.20 \$4.53	\$5.07 \$5.43	\$5.78 \$6.20	\$7.23 \$7.79	\$8.20 \$8.84	\$8.18 \$8.59	\$10.37 \$10.88	\$11.83 \$12.40	\$12.84 \$13.45	\$14.54 \$15.43	\$16.63 \$17.66	\$10.31 \$10.74	\$13.52 \$14.10	\$16.26 \$16.98	\$19.05 \$19.93	\$24.67 \$25.86	\$28.23 \$29.60	56 57
58	\$3.76	\$4.87	\$5.80	\$6.63	\$8.35	\$9.48	\$9.02	\$11.42	\$13.00	\$14.10	\$16.38	\$17.00	\$10.74	\$14.72	\$17.74	\$20.86	\$27.10	\$31.04	58
59	\$4.04	\$5.20	\$6.17	\$7.06	\$8.91	\$10.13	\$9.47	\$11.98	\$13.64	\$14.78	\$17.38	\$19.88	\$11.64	\$15.36	\$18.54	\$21.81	\$28.40	\$32.55	59
60	\$4.32	\$5.53	\$6.53	\$7.49	\$9.47	\$10.78	\$9.94	\$12.57	\$14.30	\$15.50	\$18.44	\$21.10	\$12.12	\$16.02	\$19.36	\$22.83	\$29.77	\$34.13	60
61 62	\$4.60 \$4.88	\$5.86 \$6.19	\$6.90 \$7.27	\$7.92 \$8.36	\$10.03 \$10.59	\$11.42 \$12.07	\$10.44 \$10.93	\$13.19 \$13.84	\$14.99 \$15.73	\$16.25 \$17.02	\$19.56 \$20.75	\$22.40 \$23.78	\$12.63 \$13.15	\$16.71 \$17.44	\$20.23 \$21.14	\$23.88 \$24.98	\$31.20 \$32.69	\$35.79 \$37.54	61 62
63	\$5.39	\$6.85	\$8.04	\$9.25	\$11.74	\$13.37	\$11.55	\$14.61	\$16.60	\$17.02	\$20.75	\$25.60	\$14.10	\$18.67	\$22.61	\$26.65	\$34.76	\$39.88	63
64	\$5.91	\$7.50	\$8.81	\$10.14	\$12.87	\$14.66	\$12.20	\$15.42	\$17.51	\$18.93	\$24.06	\$27.54	\$15.13	\$19.99	\$24.18	\$28.44	\$36.96	\$42.36	64
65	\$6.42	\$8.16	\$9.58	\$11.03	\$14.00	\$15.96	\$12.88	\$16.28	\$18.48	\$19.97	\$25.91	\$29.65	\$16.23	\$21.40	\$25.86	\$30.34	\$39.30	\$45.00	65
66	\$6.93	\$8.81	\$10.36	\$11.92	\$15.15	\$17.25	\$13.61	\$17.18	\$19.50	\$21.05	\$27.90	\$31.90	\$17.40	\$22.90	\$27.65	\$32.36	\$41.79	\$47.81	66
67 68	\$7.45 \$8.46	\$9.47 \$10.78	\$11.13 \$12.69	\$12.82 \$14.59	\$16.28 \$18.47	\$18.55 \$21.02	\$14.36 \$15.46	\$18.13 \$19.70	\$20.57 \$22.62	\$22.22 \$24.72	\$30.06 \$32.95	\$34.32 \$37.54	\$18.65 \$20.33	\$24.53 \$26.79	\$29.57 \$32.32	\$34.52 \$37.58	\$44.45 \$48.14	\$50.78 \$54.89	67 68
69	\$9.47	\$12.09	\$14.25	\$16.35	\$20.66	\$23.50	\$16.64	\$21.41	\$24.87	\$27.49	\$36.10	\$41.07	\$20.33	\$29.25	\$35.32	\$40.91	\$52.13	\$59.33	69
70	\$10.48	\$13.40	\$15.81	\$18.11	\$22.85	\$25.97	\$17.93	\$23.25	\$27.35	\$30.58	\$39.56	\$44.94	\$24.15	\$31.93	\$38.61	\$44.54	\$56.45	\$64.14	70
71	\$11.48	\$14.71	\$17.37	\$19.88	\$25.04	\$28.45	\$19.32	\$25.27	\$30.06	\$34.01	\$43.34	\$49.16	\$26.32	\$34.87	\$42.20	\$48.49	\$61.14	\$69.33	71
72	\$12.50	\$16.02	\$18.92	\$21.64	\$27.23	\$30.91	\$20.80	\$27.45	\$33.06	\$37.83	\$47.48	\$53.77	\$28.69	\$38.06	\$46.12	\$52.80	\$66.22	\$74.93	72
73 74	\$14.31 \$16.14	\$18.44 \$20.87	\$21.87 \$24.82	\$24.93 \$28.22	\$31.22 \$35.20	\$35.38 \$39.85	\$23.03 \$25.51	\$30.51 \$33.94	\$36.85 \$41.07	\$42.05 \$46.75	\$52.58 \$58.23	\$59.47 \$65.77	\$31.49 \$34.57	\$41.94 \$46.22	\$50.95 \$56.28	\$58.16 \$64.05	\$72.64 \$79.68	\$82.07 \$89.89	73 74
74 75	\$16.14	\$20.87	\$24.82	\$31.49	\$35.20	\$44.32	\$28.25	\$33.94	\$45.78	\$51.98	\$64.49	\$72.74	\$34.57 \$37.96	\$50.93	\$62.16	\$70.54	\$87.41	\$98.46	75
76	\$19.77	\$25.72	\$30.71	\$34.78	\$43.18	\$48.79	\$31.28	\$41.95	\$51.04	\$57.78	\$71.42	\$80.45	\$41.68	\$56.12	\$68.66	\$77.69	\$95.88	\$107.84	76
77	\$21.58	\$28.14	\$33.66	\$38.07	\$47.17	\$53.25	\$34.66	\$46.65	\$56.90	\$64.24	\$79.11	\$88.97	\$45.76	\$61.83	\$75.85	\$85.58	\$105.18	\$118.13	77
78	\$23.27	\$30.38	\$36.41	\$41.15	\$50.92	\$57.41	\$36.84	\$49.70	\$60.72	\$68.51	\$84.25	\$94.62	\$48.30	\$65.41	\$80.34	\$90.60	\$111.18	\$124.69	78
79 80	\$24.94 \$26.61	\$32.62 \$34.86	\$39.16 \$41.91	\$44.24 \$47.32	\$54.67 \$58.42	\$61.58 \$65.75	\$39.15 \$41.61	\$52.95 \$56.42	\$64.80 \$69.16	\$73.06 \$77.92	\$89.72 \$95.55	\$100.64 \$107.04	\$50.99 \$53.81	\$69.18 \$73.17	\$85.11 \$90.16	\$95.91 \$101.53	\$117.51 \$124.21	\$131.60 \$138.91	79 80
81	\$28.29	\$34.86	\$41.91	\$47.32 \$50.41	\$58.42 \$62.16	\$69.92	\$44.23	\$60.12	\$73.80	\$83.11	\$95.55 \$101.75	\$107.04	\$56.79	\$73.17	\$95.50	\$107.48	\$124.21	\$138.91	80
82	\$29.96	\$39.35	\$47.40	\$53.49	\$65.91	\$74.07	\$47.00	\$64.04	\$78.75	\$88.64	\$108.36	\$121.09	\$59.94	\$81.86	\$101.17	\$113.80	\$138.77	\$154.77	82
83	\$32.16	\$42.31	\$51.06	\$57.62	\$70.96	\$79.67	\$49.95	\$68.20	\$83.97	\$94.50	\$115.45	\$128.90	\$63.39	\$86.70	\$107.28	\$120.65	\$147.00	\$163.82	83
84	\$34.38	\$45.28	\$54.71	\$61.74	\$76.00	\$85.27	\$53.09	\$72.62	\$89.55	\$100.76	\$122.99	\$137.20	\$67.05	\$91.83	\$113.77	\$127.91	\$155.74	\$173.40	84
85 86	\$36.58 \$38.78	\$48.25 \$51.22	\$58.38 \$62.03	\$65.87 \$69.99	\$81.04 \$86.08	\$90.87 \$96.47	\$56.42 \$59.96	\$77.33 \$82.35	\$95.50 \$101.85	\$107.43 \$114.53	\$131.03 \$139.60	\$146.05 \$155.46	\$70.91 \$74.99	\$97.26 \$103.02	\$120.66 \$127.96	\$135.61 \$143.77	\$164.99 \$174.79	\$183.55 \$194.28	85 86
87	\$38.78 \$40.98	\$51.22 \$54.19	\$65.69	\$74.12	\$86.08	\$96.47	\$63.70	\$87.70	\$101.85	\$114.53	\$139.60	\$155.46	\$74.99 \$79.31	\$103.02	\$127.96	\$143.77	\$174.79	\$194.28	87
88	\$43.05	\$56.91	\$69.03	\$77.90	\$95.81	\$102.07	\$66.42	\$91.51	\$113.39	\$127.52	\$155.39	\$172.91	\$82.41	\$113.39	\$141.06	\$158.50	\$192.63	\$213.95	88
89	\$45.13	\$59.63	\$72.36	\$81.69	\$100.52	\$112.63	\$69.26	\$95.48	\$118.37	\$133.17	\$162.35	\$180.68	\$85.64	\$117.82	\$146.63	\$164.80	\$200.41	\$222.61	89
90	\$47.21	\$62.36	\$75.70	\$85.47	\$105.22	\$117.90	\$72.22	\$99.62	\$123.57	\$139.06	\$169.63	\$188.78	\$88.98	\$122.42	\$152.42	\$171.36	\$208.49	\$231.62	90
91	\$49.29	\$65.09	\$79.04	\$89.25	\$109.92	\$123.18	\$75.30	\$103.94	\$129.01	\$145.21	\$177.23	\$197.25	\$92.46	\$127.20	\$158.43	\$178.17	\$216.91	\$240.99	91
92 93	\$51.38 \$52.77	\$67.82 \$69.60	\$82.37 \$84.51	\$93.04 \$95.48	\$114.62 \$117.68	\$128.46 \$131.87	\$78.52 \$80.28	\$108.44 \$110.87	\$134.70 \$137.71	\$151.65 \$155.08	\$185.17 \$189.41	\$206.12 \$210.78	\$96.07 \$97.96	\$132.17 \$134.63	\$164.70 \$167.75	\$185.24 \$188.72	\$225.67 \$229.98	\$250.75 \$255.48	92 93
93	\$52.77 \$54.15	\$69.60 \$71.37	\$84.51 \$86.66	\$95.48 \$97.92	\$117.68 \$120.74	\$131.87 \$135.28	\$80.28 \$82.07	\$110.87 \$113.36	\$137.71 \$140.79	\$155.08 \$158.59	\$189.41 \$193.73	\$210.78 \$215.55	\$97.96 \$99.88	\$134.63 \$137.15	\$167.75 \$170.85	\$188.72 \$192.26	\$229.98 \$234.38	\$255.48 \$260.29	93
95	\$55.54	\$73.14	\$88.80	\$100.36	\$123.79	\$133.28	\$83.91	\$115.90	\$143.94	\$162.17	\$198.15	\$220.42	\$101.84	\$137.13	\$174.02	\$195.87	\$238.87	\$265.20	95
96	\$56.94	\$74.92	\$90.95	\$102.81	\$126.85	\$142.10	\$85.79	\$118.49	\$147.16	\$165.84	\$202.69	\$225.40	\$103.83	\$142.32	\$177.24	\$199.54	\$243.43	\$270.20	96
97	\$58.32	\$76.69	\$93.09	\$105.24	\$129.91	\$145.50	\$87.71	\$121.13	\$150.45	\$169.58	\$207.32	\$230.49	\$105.86	\$144.98	\$180.53	\$203.30	\$248.09	\$275.30	97
98 99	\$59.71 \$61.11	\$78.47 \$80.25	\$95.24	\$107.68	\$132.97	\$148.91	\$89.68	\$123.83	\$153.81	\$173.40	\$212.06	\$235.70	\$107.94	\$147.70	\$183.89	\$207.13	\$252.85	\$280.49	98
		580 25	\$97.38	\$110.12	\$136.03	\$152.32	\$91.70	\$126.58	\$157.26	\$177.32	\$216.91	\$241.02	\$110.07	\$150.47 \$153.30	\$187.31 \$190.80	\$211.04	\$257.69	\$285.78	99

				Q	uarterly Pre	mium per \$3	300 Monthly I	Benefit Amo			ncrease (Re	sulting in 10	% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Option		1		Aut	Facility - 90 to 3% Comp		n	1		Au	o 5% Comp	ound Inflatio	n		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$6.24	\$7.95	\$9.35	\$10.52	\$12.84	\$14.42	\$9.67	\$12.45	\$14.78	\$16.92	\$21.25	\$24.09	\$19.37	\$25.29	\$30.31	\$35.22	\$45.05	\$51.23	25
26 27	\$6.27 \$6.30	\$8.02 \$8.05	\$9.44 \$9.50	\$10.57 \$10.64	\$12.94 \$13.04	\$14.52 \$14.65	\$9.83 \$9.99	\$12.65 \$12.84	\$15.04 \$15.30	\$17.20 \$17.50	\$21.64 \$22.02	\$24.54 \$25.00	\$19.60 \$19.82	\$25.59 \$25.87	\$30.66 \$31.01	\$35.64 \$36.06	\$45.63 \$46.21	\$51.88 \$52.56	26 27
28	\$6.34	\$8.12	\$9.57	\$10.74	\$13.13	\$14.78	\$10.15	\$13.04	\$15.55	\$17.79	\$22.41	\$25.45	\$20.05	\$26.19	\$31.41	\$36.51	\$46.79	\$53.23	28
29	\$6.37	\$8.15	\$9.64	\$10.80	\$13.26	\$14.87	\$10.32	\$13.26	\$15.82	\$18.07	\$22.80	\$25.91	\$20.27	\$26.52	\$31.79	\$36.96	\$47.38	\$53.91	29
30	\$6.40	\$8.22	\$9.70	\$10.90	\$13.35	\$15.00	\$10.48	\$13.49	\$16.07	\$18.40	\$23.19	\$26.39	\$20.50	\$26.84	\$32.18	\$37.42	\$47.96	\$54.63	30
31 32	\$6.44 \$6.50	\$8.25 \$8.32	\$9.77 \$9.83	\$10.97 \$11.03	\$13.45 \$13.55	\$15.14 \$15.24	\$10.64 \$10.80	\$13.72 \$13.94	\$16.34 \$16.59	\$18.72 \$19.05	\$23.61 \$24.02	\$26.87 \$27.36	\$20.76 \$21.02	\$27.17 \$27.49	\$32.57 \$32.96	\$37.87 \$38.32	\$48.58 \$49.19	\$55.33 \$56.05	31
32	\$6.53	\$8.32 \$8.37	\$9.83 \$9.90	\$11.03	\$13.55	\$15.24	\$10.80	\$13.94	\$16.89	\$19.05	\$24.02 \$24.45	\$27.84	\$21.02	\$27.49	\$33.34	\$38.32 \$38.81	\$49.19 \$49.81	\$56.76	33
34	\$6.57	\$8.40	\$9.97	\$11.19	\$13.75	\$15.49	\$11.12	\$14.39	\$17.17	\$19.69	\$24.87	\$28.36	\$21.54	\$28.14	\$33.73	\$39.29	\$50.41	\$57.50	34
35	\$6.60	\$8.47	\$10.02	\$11.29	\$13.87	\$15.59	\$11.29	\$14.62	\$17.44	\$20.05	\$25.32	\$28.84	\$21.80	\$28.46	\$34.16	\$39.78	\$51.06	\$58.25	35
36	\$6.67	\$8.57	\$10.15	\$11.42	\$14.07	\$15.82	\$11.55	\$14.91	\$17.79	\$20.47	\$25.87	\$29.46	\$22.09	\$28.84	\$34.61	\$40.33	\$51.78	\$59.08	36
37 38	\$6.73 \$6.79	\$8.67 \$8.77	\$10.29 \$10.42	\$11.58 \$11.74	\$14.27 \$14.45	\$16.04 \$16.27	\$11.80 \$12.07	\$15.20 \$15.49	\$18.14 \$18.50	\$20.89 \$21.31	\$26.42 \$27.01	\$30.11 \$30.76	\$22.37 \$22.67	\$29.24 \$29.62	\$35.06 \$35.54	\$40.88 \$41.43	\$52.53 \$53.26	\$59.93 \$60.76	37
39	\$6.85	\$8.87	\$10.42	\$11.74	\$14.45	\$16.49	\$12.07	\$15.49	\$18.89	\$21.77	\$27.59	\$30.76	\$22.96	\$30.01	\$36.03	\$42.01	\$53.26 \$54.01	\$61.64	39
40	\$6.92	\$8.95	\$10.67	\$12.03	\$14.84	\$16.72	\$12.58	\$16.07	\$19.27	\$22.22	\$28.17	\$32.08	\$23.29	\$30.44	\$36.51	\$42.59	\$54.78	\$62.51	40
41	\$6.99	\$9.05	\$10.80	\$12.19	\$15.04	\$16.95	\$12.84	\$16.40	\$19.67	\$22.67	\$28.79	\$32.76	\$23.61	\$30.86	\$36.99	\$43.18	\$55.56	\$63.42	41
42	\$7.05	\$9.15	\$10.93	\$12.32	\$15.24	\$17.17	\$13.13	\$16.72	\$20.05	\$23.16	\$29.39	\$33.47	\$23.94	\$31.27	\$37.48	\$43.76	\$56.33	\$64.33	42
43 44	\$7.12 \$7.18	\$9.25 \$9.38	\$11.06 \$11.19	\$12.49 \$12.65	\$15.42 \$15.62	\$17.40 \$17.62	\$13.42 \$13.72	\$17.04 \$17.37	\$20.47 \$20.89	\$23.64 \$24.12	\$30.01 \$30.66	\$34.19 \$34.93	\$24.26 \$24.57	\$31.69 \$32.11	\$38.01 \$38.52	\$44.37 \$44.99	\$57.15 \$57.95	\$65.23 \$66.17	43 44
45	\$7.18	\$9.47	\$11.32	\$12.00	\$15.82	\$17.85	\$13.72	\$17.69	\$21.31	\$24.61	\$31.31	\$35.71	\$24.90	\$32.54	\$39.07	\$45.60	\$58.73	\$67.11	44
46	\$7.40	\$9.67	\$11.58	\$13.07	\$16.20	\$18.27	\$14.69	\$18.60	\$22.29	\$25.55	\$32.11	\$36.64	\$25.29	\$33.06	\$39.68	\$46.34	\$59.70	\$68.23	46
47	\$7.54	\$9.87	\$11.80	\$13.35	\$16.56	\$18.69	\$15.42	\$19.54	\$23.29	\$26.55	\$32.92	\$37.58	\$25.67	\$33.57	\$40.33	\$47.09	\$60.70	\$69.37	47
48 49	\$7.67 \$7.80	\$10.02	\$12.07	\$13.65 \$13.04	\$16.95 \$17.24	\$19.14	\$16.20 \$17.01	\$20.54	\$24.35	\$27.59	\$33.76	\$38.54	\$26.07	\$34.12	\$40.98	\$47.86	\$61.71	\$70.53 \$71.70	48
49 50	\$7.80 \$7.92	\$10.22 \$10.42	\$12.32 \$12.58	\$13.94 \$14.23	\$17.34 \$17.69	\$19.57 \$20.02	\$17.01 \$17.89	\$21.57 \$22.67	\$25.45 \$26.62	\$28.66 \$29.76	\$34.64 \$35.51	\$39.56 \$40.59	\$26.49 \$26.91	\$34.67 \$35.22	\$41.62 \$42.31	\$48.64 \$49.41	\$62.74 \$63.78	\$71.70 \$72.90	49 50
51	\$8.05	\$10.60	\$12.80	\$14.55	\$18.07	\$20.44	\$18.79	\$23.84	\$27.81	\$30.92	\$36.41	\$41.62	\$27.32	\$35.77	\$42.98	\$50.23	\$64.85	\$74.10	51
52	\$8.18	\$10.80	\$13.07	\$14.84	\$18.47	\$20.89	\$19.76	\$25.07	\$29.07	\$32.11	\$37.36	\$42.69	\$27.75	\$36.36	\$43.66	\$51.03	\$65.91	\$75.32	52
53	\$8.32	\$11.00	\$13.32	\$15.14	\$18.85	\$21.31	\$20.76	\$26.32	\$30.40	\$33.34	\$38.32	\$43.79	\$28.17	\$36.93	\$44.37	\$51.88	\$67.01	\$76.58	53
54 55	\$8.44 \$8.57	\$11.19 \$11.39	\$13.59 \$13.81	\$15.42 \$15.72	\$19.21 \$19.60	\$21.77 \$22.19	\$21.84 \$22.92	\$27.65 \$29.07	\$31.76 \$33.15	\$34.64 \$35.99	\$39.29 \$40.29	\$44.92 \$46.09	\$28.62 \$29.11	\$37.51 \$38.09	\$45.08 \$45.76	\$52.71 \$53.56	\$68.11 \$69.21	\$77.85 \$79.13	54 55
56	\$9.38	\$12.35	\$14.91	\$16.98	\$21.25	\$24.09	\$24.06	\$30.49	\$34.77	\$37.74	\$42.76	\$48.90	\$30.31	\$39.74	\$47.80	\$56.01	\$72.53	\$82.98	56
57	\$10.22	\$13.32	\$15.97	\$18.24	\$22.90	\$26.00	\$25.26	\$31.99	\$36.44	\$39.56	\$45.38	\$51.91	\$31.56	\$41.46	\$49.93	\$58.60	\$76.03	\$87.03	57
58	\$11.06	\$14.32	\$17.04	\$19.50	\$24.54	\$27.87	\$26.52	\$33.57	\$38.23	\$41.46	\$48.16	\$55.08	\$32.86	\$43.27	\$52.16	\$61.31	\$79.68	\$91.27	58
59 60	\$11.87	\$15.30	\$18.14	\$20.76	\$26.19	\$29.79	\$27.84	\$35.22	\$40.11	\$43.46	\$51.10	\$58.44	\$34.22	\$45.14	\$54.49	\$64.13	\$83.50	\$95.69	59
61	\$12.71 \$13.52	\$16.27 \$17.24	\$19.21 \$20.27	\$22.02 \$23.29	\$27.84 \$29.49	\$31.69 \$33.57	\$29.24 \$30.69	\$36.96 \$38.78	\$42.04 \$44.08	\$45.56 \$47.76	\$54.20 \$57.50	\$62.03 \$65.85	\$35.64 \$37.13	\$47.09 \$49.13	\$56.91 \$59.48	\$67.11 \$70.21	\$87.52 \$91.72	\$100.35 \$105.24	60 61
62	\$14.36	\$18.21	\$21.37	\$24.57	\$31.14	\$35.48	\$32.14	\$40.69	\$46.24	\$50.03	\$61.00	\$69.92	\$38.64	\$51.26	\$62.16	\$73.45	\$96.12	\$110.37	62
63	\$15.85	\$20.15	\$23.64	\$27.20	\$34.51	\$39.29	\$33.96	\$42.94	\$48.80	\$52.78	\$65.68	\$75.25	\$41.46	\$54.88	\$66.46	\$78.36	\$102.19	\$117.24	63
64	\$17.37	\$22.06 \$23.99	\$25.91 \$28.17	\$29.82 \$32.44	\$37.84 \$41.17	\$43.11 \$46.93	\$35.86	\$45.34 \$47.86	\$51.48	\$55.66	\$70.73	\$80.98	\$44.47 \$47.71	\$58.76 \$62.90	\$71.08	\$83.60	\$108.66	\$124.54	64
65 66	\$18.89 \$20.37	\$25.99	\$30.46	\$32.44 \$35.06	\$44.53	\$50.71	\$37.87 \$40.01	\$47.86 \$50.51	\$54.33 \$57.34	\$58.70 \$61.90	\$76.16 \$82.02	\$87.15 \$93.79	\$47.71 \$51.16	\$67.33	\$76.03 \$81.30	\$89.20 \$95.14	\$115.56 \$122.86	\$132.31 \$140.55	65 66
67	\$21.89	\$27.84	\$32.73	\$37.68	\$47.86	\$54.53	\$42.21	\$53.30	\$60.48	\$65.33	\$88.39	\$100.90	\$54.81	\$72.12	\$86.93	\$101.49	\$130.69	\$149.28	67
68	\$24.87	\$31.69	\$37.32	\$42.88	\$54.30	\$61.80	\$45.44	\$57.93	\$66.50	\$72.67	\$96.86	\$110.37	\$59.76	\$78.75	\$95.02	\$110.47	\$141.52	\$161.38	68
69	\$27.84	\$35.54	\$41.88	\$48.06	\$60.73	\$69.08	\$48.93	\$62.93	\$73.12	\$80.82	\$106.14	\$120.76	\$65.13	\$85.99	\$103.84	\$120.27	\$153.26	\$174.44	69
70 71	\$30.82 \$33.76	\$39.39 \$43.24	\$46.48 \$51.06	\$53.23 \$58.44	\$67.17 \$73.60	\$76.35 \$83.63	\$52.71 \$56.79	\$68.37 \$74.28	\$80.40 \$88.39	\$89.90 \$99.99	\$116.29 \$127.42	\$132.11 \$144.53	\$70.98 \$77.39	\$93.89 \$102.52	\$113.51 \$124.06	\$130.94 \$142.56	\$165.97 \$179.75	\$188.57 \$203.84	70 71
72	\$36.74	\$47.09	\$55.63	\$63.61	\$80.05	\$90.87	\$61.16	\$80.69	\$97.19	\$111.22	\$139.58	\$158.08	\$84.35	\$111.89	\$135.60	\$155.23	\$194.69	\$220.30	72
73	\$42.08	\$54.20	\$64.30	\$73.28	\$91.78	\$104.01	\$67.72	\$89.72	\$108.34	\$123.64	\$154.58	\$174.83	\$92.59	\$123.31	\$149.80	\$170.98	\$213.58	\$241.29	73
74	\$47.44	\$61.35	\$72.96	\$82.95	\$103.49	\$117.17	\$75.00	\$99.77	\$120.76	\$137.45	\$171.20	\$193.36	\$101.64	\$135.89	\$165.45	\$188.32	\$234.27	\$264.29	74
75 76	\$52.78 \$59.11	\$68.46 \$75.61	\$81.63	\$92.59	\$115.23	\$130.30	\$83.05	\$110.92	\$134.60	\$152.81	\$189.61	\$213.86	\$111.61 \$122.54	\$149.73	\$182.75	\$207.39	\$256.97	\$289.48	75 76
76 77	\$58.11 \$63.45	\$75.61 \$82.73	\$90.29 \$98.96	\$102.26 \$111.93	\$126.94 \$138.68	\$143.43 \$156.56	\$91.97 \$101.90	\$123.34 \$137.16	\$150.06 \$167.30	\$169.88 \$188.87	\$209.98 \$232.58	\$236.53 \$261.57	\$122.54 \$134.53	\$165.00 \$181.79	\$201.86 \$222.98	\$228.42 \$251.60	\$281.88 \$309.23	\$317.06 \$347.30	76 77
78	\$68.40	\$89.32	\$107.04	\$120.99	\$149.70	\$168.78	\$108.31	\$146.11	\$178.52	\$201.41	\$247.69	\$278.19	\$142.01	\$192.29	\$236.21	\$266.35	\$326.87	\$366.58	78
79	\$73.32	\$95.89	\$115.13	\$130.08	\$160.73	\$181.04	\$115.09	\$155.68	\$190.52	\$214.80	\$263.77	\$295.88	\$149.90	\$203.39	\$250.22	\$281.97	\$345.49	\$386.91	79
80	\$78.23	\$102.49	\$123.21	\$139.13	\$171.75	\$193.29	\$122.34	\$165.87	\$203.32	\$229.10	\$280.91	\$314.70	\$158.20	\$215.13	\$265.06	\$298.50	\$365.18	\$408.39	80
81 82	\$83.18 \$88.10	\$109.09 \$115.68	\$131.26 \$139.35	\$148.21 \$157.27	\$182.75 \$193.78	\$205.56 \$217.78	\$130.04 \$138.19	\$176.74 \$188.29	\$216.96 \$231.52	\$244.33 \$260.60	\$299.15 \$318.58	\$334.72 \$356.00	\$166.97 \$176.22	\$227.55 \$240.67	\$280.78 \$297.43	\$316.00 \$334.55	\$385.98 \$407.97	\$431.06 \$455.03	81 82
83	\$94.57	\$124.38	\$150.12	\$169.40	\$208.63	\$234.23	\$146.86	\$200.51	\$246.88	\$277.84	\$339.41	\$378.96	\$176.22	\$254.90	\$315.41	\$354.55	\$432.19	\$481.64	83
84	\$101.07	\$133.11	\$160.86	\$181.52	\$223.43	\$250.70	\$156.07	\$213.51	\$263.29	\$296.23	\$361.59	\$403.38	\$197.11	\$269.97	\$334.49	\$376.05	\$457.88	\$509.81	84
85	\$107.54	\$141.85	\$171.63	\$193.66	\$238.25	\$267.16	\$165.87	\$227.35	\$280.78	\$315.83	\$385.23	\$429.37	\$208.46	\$285.95	\$354.74	\$398.68	\$485.07	\$539.63	85
86 87	\$114.00 \$120.47	\$150.58 \$159.30	\$182.37 \$193.14	\$205.78 \$217.91	\$253.07 \$267.87	\$283.62 \$300.08	\$176.29 \$187.29	\$242.10 \$257.85	\$299.43 \$319.33	\$336.72 \$359.04	\$410.43 \$437.24	\$457.06 \$486.52	\$220.46 \$233.17	\$302.86 \$320.82	\$376.21 \$398.98	\$422.69 \$448.17	\$513.89 \$544.38	\$571.19 \$604.53	86 87
87 88	\$120.47 \$126.58	\$159.30 \$167.33	\$193.14 \$202.94	\$217.91 \$229.03	\$267.87 \$281.68	\$300.08	\$187.29 \$195.27	\$257.85 \$269.04	\$319.33 \$333.37	\$359.04 \$374.91	\$437.24 \$456.83	\$486.52 \$508.35	\$233.17 \$242.29	\$320.82 \$333.37	\$398.98 \$414.73	\$448.17 \$465.98	\$544.38 \$566.34	\$604.53 \$629.01	88
89	\$132.69	\$175.32	\$212.73	\$240.15	\$295.53	\$331.13	\$203.61	\$280.71	\$348.01	\$391.51	\$477.30	\$531.19	\$251.77	\$346.39	\$431.09	\$484.52	\$589.20	\$654.47	89
90	\$138.80	\$183.34	\$222.56	\$251.28	\$309.33	\$346.62	\$212.31	\$292.88	\$363.31	\$408.84	\$498.72	\$555.02	\$261.60	\$359.91	\$448.11	\$503.79	\$612.98	\$680.96	90
91	\$144.91	\$191.36	\$232.36	\$262.41	\$323.17	\$362.14	\$221.36	\$305.58	\$379.28	\$426.92	\$521.06	\$579.92	\$271.82	\$373.98	\$465.80	\$523.81	\$637.71	\$708.51	91
92 93	\$151.06 \$155.13	\$199.38 \$204.61	\$242.17 \$248.47	\$273.54 \$280.71	\$336.99 \$345.97	\$377.66 \$387.70	\$230.85 \$236.02	\$318.81 \$325.95	\$396.00 \$404.87	\$445.84 \$455.93	\$544.41 \$556.86	\$605.99 \$619.70	\$282.46 \$287.99	\$388.56 \$395.81	\$484.23 \$493.19	\$544.61 \$554.83	\$663.45 \$676.14	\$737.19 \$751.10	92
93 94	\$155.13 \$159.21	\$204.61	\$248.47 \$254.77	\$280.71 \$287.89	\$345.97 \$354.96	\$387.70	\$236.02 \$241.29	\$325.95 \$333.27	\$404.87 \$413.92	\$455.93 \$466.25	\$556.86 \$569.57	\$619.70	\$287.99 \$293.65	\$395.81	\$493.19 \$502.30	\$554.83 \$565.24	\$676.14 \$689.07	\$751.10 \$765.26	92
95	\$163.28	\$215.03	\$261.09	\$295.08	\$363.96	\$407.75	\$246.69	\$340.74	\$423.17	\$476.78	\$582.57	\$648.03	\$299.41	\$410.75	\$511.62	\$575.85	\$702.26	\$779.68	95
96	\$167.39	\$220.26	\$267.39	\$302.25	\$372.94	\$417.77	\$252.22	\$348.37	\$432.64	\$487.55	\$595.89	\$662.68	\$305.26	\$418.42	\$521.09	\$586.65	\$715.68	\$794.40	96
97	\$171.47	\$225.48	\$273.69	\$309.40	\$381.93	\$427.76	\$257.88	\$356.13	\$442.31	\$498.55	\$609.51	\$677.66	\$311.25	\$426.24	\$530.76	\$597.71	\$729.40	\$809.37	97
98 99	\$175.54 \$179.65	\$230.71 \$235.92	\$280.01 \$286.31	\$316.58 \$323.75	\$390.93 \$399.92	\$437.79 \$447.81	\$263.67 \$269.59	\$364.06 \$372.14	\$452.21 \$462.33	\$509.81 \$521.32	\$623.45 \$637.71	\$692.95 \$708.60	\$317.35 \$323.60	\$434.23 \$442.38	\$540.63 \$550.68	\$608.96 \$620.44	\$743.37 \$757.59	\$824.64 \$840.19	98
33	\$179.65	\$235.92	\$286.31	\$323.75	\$399.92 \$408.90	\$457.84	\$209.59	\$372.14	\$462.33 \$472.68	\$521.32	\$652.30	\$708.60	\$323.60	\$450.69	\$560.93	\$632.15	\$757.59	\$856.04	100

					Annual Pre	mium per \$3	300 Monthly	Benefit Amo		% Phase 1 I	ncrease (Re	esulting in 10	% Cumulativ	/e Increase)					
Issue			Future Purc						uto 3% Com	pound Inflati					uto 5% Com				Issue
Age 25	2 Year \$23.44	3 Year \$29.88	4 Year \$35.10	5 Year \$39.47	7 Year \$48.21	Lifetime \$54.16	2 Year \$36.31	3 Year \$46.75	4 Year \$55.50	5 Year \$63.51	7 Year \$79.78	Lifetime \$90.48	2 Year \$72.74	3 Year \$94.96	4 Year \$113.78	5 Year \$132.25	7 Year \$169.17	Lifetime \$192.36	Age 25
26	\$23.56	\$30.12	\$35.46	\$39.71	\$48.58	\$54.53	\$36.92	\$47.49	\$56.47	\$64.60	\$81.25	\$92.17	\$73.59	\$96.06	\$115.13	\$133.83	\$171.35	\$194.79	26
27	\$23.68	\$30.24	\$35.71	\$39.95	\$48.94	\$55.01	\$37.52	\$48.21	\$57.44	\$65.70	\$82.70	\$93.87	\$74.45	\$97.15	\$116.46	\$135.41	\$173.54	\$197.34	27
28 29	\$23.80 \$23.93	\$30.48 \$30.60	\$35.95 \$36.19	\$40.32 \$40.56	\$49.30 \$49.79	\$55.50 \$55.86	\$38.14 \$38.74	\$48.94 \$49.79	\$58.41 \$59.39	\$66.79 \$67.88	\$84.16 \$85.61	\$95.57 \$97.27	\$75.30 \$76.14	\$98.36 \$99.58	\$117.92 \$119.37	\$137.10 \$138.81	\$175.73 \$177.91	\$199.89 \$202.44	28 29
30	\$24.05	\$30.84	\$36.43	\$40.92	\$50.16	\$56.35	\$39.35	\$50.64	\$60.36	\$69.10	\$87.08	\$99.10	\$76.99	\$100.79	\$120.84	\$140.50	\$180.09	\$205.12	30
31	\$24.17	\$30.97	\$36.67	\$41.17 \$41.42	\$50.52	\$56.84	\$39.95	\$51.49	\$61.33	\$70.31	\$88.65	\$100.91	\$77.97	\$102.01	\$122.29	\$142.21	\$182.40		31
32 33	\$24.41 \$24.53	\$31.21 \$31.45	\$36.92 \$37.16	\$41.42 \$41.78	\$50.89 \$51.25	\$57.20 \$57.68	\$40.56 \$41.17	\$52.34 \$53.20	\$62.30 \$63.39	\$71.53 \$72.74	\$90.23 \$91.81	\$102.74 \$104.56	\$78.94 \$79.90	\$103.22 \$104.43	\$123.75 \$125.20	\$143.90 \$145.73	\$184.71 \$187.02	\$210.45 \$213.13	32 33
34	\$24.65	\$31.57	\$37.40	\$42.02	\$51.61	\$58.17	\$41.78	\$54.04	\$64.48	\$73.95	\$93.39	\$106.50	\$80.88	\$105.66	\$126.67	\$147.55	\$189.32	\$215.92	34
35 36	\$24.77 \$25.01	\$31.81 \$32.19	\$37.64 \$38.14	\$42.38 \$42.87	\$52.10 \$52.82	\$58.53 \$59.39	\$42.38 \$43.35	\$54.89 \$55.98	\$65.46 \$66.79	\$75.30 \$76.87	\$95.08 \$97.15	\$108.33 \$110.63	\$81.85 \$82.94	\$106.87 \$108.33	\$128.24 \$129.94	\$149.37 \$151.44	\$191.75 \$194.43	\$218.71 \$221.87	35 36
37	\$25.01	\$32.19	\$38.62	\$43.47	\$53.56	\$60.24	\$44.33	\$57.08	\$68.12	\$78.45	\$99.22	\$113.06	\$84.04	\$100.33	\$131.64	\$153.51	\$194.43		37
38	\$25.50	\$32.91	\$39.11	\$44.09	\$54.29	\$61.08	\$45.30	\$58.17	\$69.47	\$80.03	\$101.40	\$115.49	\$85.13	\$111.24	\$133.46	\$155.56	\$200.01	\$228.18	38
39 40	\$25.74 \$25.99	\$33.28 \$33.64	\$39.59 \$40.07	\$44.57 \$45.18	\$55.01 \$55.74	\$61.93 \$62.79	\$46.27 \$47.25	\$59.27 \$60.36	\$70.92 \$72.38	\$81.73 \$83.42	\$103.59 \$105.78	\$117.92 \$120.47	\$86.22 \$87.44	\$112.70 \$114.28	\$135.29 \$137.10	\$157.75 \$159.94	\$202.81 \$205.72	\$231.46 \$234.74	39 40
41	\$26.24	\$34.00	\$40.07	\$45.78	\$56.47	\$63.64	\$48.21	\$61.57	\$73.83	\$85.13	\$103.78	\$120.47	\$88.65	\$115.85	\$137.10	\$162.12	\$208.64	\$238.14	41
42	\$26.48	\$34.36	\$41.05	\$46.27	\$57.20	\$64.48	\$49.30	\$62.79	\$75.30	\$86.96	\$110.39	\$125.69	\$89.87	\$117.44	\$140.75	\$164.31	\$211.55	\$241.55	42
43 44	\$26.72 \$26.96	\$34.73 \$35.22	\$41.54 \$42.02	\$46.87 \$47.49	\$57.93 \$58.65	\$65.34 \$66.19	\$50.40 \$51.49	\$64.00 \$65.21	\$76.87 \$78.45	\$88.77 \$90.60	\$112.70 \$115.13	\$128.36 \$131.15	\$91.08 \$92.29	\$119.01 \$120.59	\$142.69 \$144.64	\$166.62 \$168.93	\$214.59 \$217.62	\$244.95 \$248.47	43 44
44 45	\$26.96	\$35.22	\$42.02	\$47.49 \$47.97	\$59.39	\$67.03	\$51.49 \$52.46	\$66.43	\$80.03	\$90.60	\$115.13	\$131.15	\$92.29 \$93.51	\$120.59	\$144.64	\$171.23	\$217.62	\$248.47	44
46	\$27.81	\$36.31	\$43.47	\$49.06	\$60.84	\$68.62	\$55.13	\$69.83	\$83.68	\$95.94	\$120.59	\$137.59	\$94.96	\$124.11	\$149.01	\$174.02	\$224.18	\$256.23	46
47 48	\$28.29 \$28.78	\$37.04 \$37.64	\$44.33 \$45.30	\$50.16 \$51.25	\$62.17 \$63.64	\$70.19 \$71.90	\$57.93 \$60.84	\$73.35 \$77.11	\$87.44 \$91.44	\$99.70 \$103.59	\$123.63 \$126.79	\$141.11 \$144.76	\$96.43 \$97.88	\$126.06 \$128.12	\$151.44 \$153.87	\$176.81 \$179.73	\$227.94 \$231.70	\$260.49 \$264.86	47 48
49	\$29.27	\$38.38	\$46.27	\$52.34	\$65.09	\$73.47	\$63.88	\$81.00	\$95.57	\$103.59	\$130.06	\$148.52	\$99.46	\$130.19	\$156.29	\$182.64	\$235.60	\$269.24	49
50	\$29.76	\$39.11	\$47.25	\$53.44	\$66.43	\$75.17	\$67.16	\$85.13	\$99.95	\$111.73	\$133.34	\$152.41	\$101.04	\$132.25	\$158.84	\$185.56	\$239.48		50
51 52	\$30.24 \$30.72	\$39.83 \$40.56	\$48.09 \$49.06	\$54.65 \$55.74	\$67.88 \$69.34	\$76.75 \$78.45	\$70.55 \$74.20	\$89.50 \$94.12	\$104.43 \$109.18	\$116.09 \$120.59	\$136.74 \$140.26	\$156.29 \$160.30	\$102.62 \$104.19	\$134.31 \$136.50	\$161.39 \$163.94	\$188.60 \$191.63	\$243.49 \$247.50	\$278.22 \$282.83	51 52
53	\$31.21	\$41.29	\$50.03	\$56.84	\$70.80	\$80.03	\$77.97	\$98.86	\$114.16	\$125.20	\$143.90	\$164.43	\$105.78	\$138.69	\$166.62	\$194.79	\$251.63		53
54	\$31.69	\$42.02	\$51.01	\$57.93	\$72.14	\$81.73	\$81.97	\$103.83	\$119.25	\$130.06	\$147.55	\$168.69	\$107.47	\$140.87	\$169.29	\$197.95	\$255.75		54
55 56	\$32.19 \$35.22	\$42.75 \$46.39	\$51.85 \$55.98	\$59.02 \$63.76	\$73.59 \$79.78	\$83.30 \$90.48	\$86.10 \$90.35	\$109.18 \$114.52	\$124.48 \$130.55	\$135.17 \$141.72	\$151.32 \$160.55	\$173.05 \$183.61	\$109.30 \$113.78	\$143.06 \$149.25	\$171.84 \$179.49	\$201.10 \$210.33	\$259.89 \$272.39	\$297.17 \$311.62	55 56
57	\$38.38	\$50.03	\$59.99	\$68.50	\$85.98	\$97.64	\$94.84	\$120.11	\$136.86	\$148.52	\$170.38	\$194.91	\$118.53	\$155.68	\$187.51	\$220.04	\$285.51	\$326.80	57
58	\$41.54	\$53.80	\$64.00	\$73.23	\$92.17	\$104.68	\$99.58	\$126.06	\$143.54	\$155.68	\$180.83	\$206.81	\$123.39	\$162.49	\$195.89	\$230.25	\$299.23	\$342.71	58
59 60	\$44.57 \$47.73	\$57.44 \$61.08	\$68.12 \$72.14	\$77.97 \$82.70	\$98.36 \$104.56	\$111.85 \$119.01	\$104.56 \$109.78	\$132.25 \$138.81	\$150.59 \$157.87	\$163.22 \$171.11	\$191.87 \$203.53	\$219.44 \$232.93	\$128.48 \$133.83	\$169.53 \$176.81	\$204.62 \$213.73	\$240.81 \$251.99	\$313.56 \$328.61	\$359.34 \$376.83	59 60
61	\$50.77	\$64.72	\$76.14	\$87.44	\$110.75	\$126.06	\$115.25	\$145.61	\$165.53	\$179.37	\$215.92	\$247.25	\$139.41	\$184.47	\$223.33	\$263.65	\$344.40	\$395.16	61
62	\$53.92 \$59.51	\$68.38 \$75.66	\$80.27 \$88.77	\$92.29 \$102.14	\$116.95 \$129.58	\$133.22 \$147.55	\$120.71 \$127.51	\$152.77 \$161.27	\$173.66 \$183.25	\$187.87 \$198.19	\$229.03 \$246.64	\$262.55 \$282.59	\$145.12 \$155.68	\$192.48 \$206.09	\$233.41 \$249.56	\$275.79 \$294.25	\$360.92 \$383.75	\$414.48 \$440.22	62 63
64	\$65.21	\$82.82	\$97.27	\$111.97	\$142.09	\$161.88	\$134.67	\$170.26	\$193.34	\$209.00	\$265.58	\$304.08	\$166.98	\$220.66	\$266.93	\$313.92	\$408.03	\$467.67	64
65	\$70.92	\$90.11	\$105.78	\$121.80	\$154.59	\$176.21	\$142.21	\$179.73	\$204.02	\$220.42	\$285.99	\$327.28	\$179.12	\$236.20	\$285.51	\$334.93	\$433.91	\$496.82	65
66 67	\$76.51 \$82.21	\$97.27 \$104.56	\$114.40 \$122.89	\$131.64 \$141.48	\$167.22 \$179.73	\$190.42 \$204.74	\$150.22 \$158.48	\$189.68 \$200.13	\$215.31 \$227.10	\$232.44 \$245.31	\$307.97 \$331.89	\$352.18 \$378.90	\$192.12 \$205.84	\$252.84 \$270.81	\$305.31 \$326.44	\$357.28 \$381.08	\$461.35 \$490.74	\$527.78 \$560.57	66 67
68	\$93.39	\$119.01	\$140.14	\$161.03	\$203.90	\$232.07	\$170.62	\$217.50	\$249.68	\$272.88	\$363.72	\$414.48	\$224.42	\$295.70	\$356.80	\$414.84	\$531.42	\$605.99	68
69 70	\$104.56	\$133.46	\$157.27	\$180.46 \$199.89	\$228.06	\$259.39	\$183.74	\$236.32	\$274.57	\$303.48	\$398.56	\$453.45	\$244.59	\$322.91	\$389.94	\$451.64	\$575.51	\$655.05	69 70
70 71	\$115.73 \$126.79	\$147.92 \$162.36	\$174.50 \$191.75	\$199.89 \$219.44	\$252.23 \$276.40	\$286.72 \$314.04	\$197.95 \$213.25	\$256.73 \$278.95	\$301.90 \$331.89	\$337.60 \$375.50	\$436.70 \$478.48	\$496.08 \$542.72	\$266.56 \$290.61	\$352.54 \$384.97	\$426.25 \$465.84	\$491.71 \$535.30	\$623.23 \$674.96	\$708.11 \$765.44	70 71
72	\$137.95	\$176.81	\$208.88	\$238.88	\$300.56	\$341.24	\$229.65	\$303.00	\$364.93	\$417.64	\$524.14	\$593.60	\$316.71	\$420.18	\$509.20	\$582.91	\$731.07	\$827.24	72
73 74	\$157.99 \$178.16	\$203.53 \$230.37	\$241.43 \$273.97	\$275.19 \$311.50	\$344.65 \$388.61	\$390.56 \$439.98	\$254.30 \$281.62	\$336.88 \$374.64	\$406.82 \$453.45	\$464.27 \$516.12	\$580.48 \$642.91	\$656.50 \$726.09	\$347.69 \$381.69	\$463.06 \$510.29	\$562.51 \$621.29	\$642.05 \$707.15	\$801.99 \$879.71	\$906.06 \$992.41	73 74
74 75	\$178.16 \$198.19	\$230.37 \$257.09	\$273.97	\$311.50 \$347.69	\$388.61	\$439.98 \$489.28	\$281.62 \$311.86	\$374.64 \$416.54	\$453.45 \$505.43	\$516.12 \$573.80	\$642.91 \$712.01	\$803.09	\$381.69 \$419.09	\$510.29 \$562.27	\$621.29 \$686.26	\$707.15 \$778.80	\$879.71 \$964.96		74 75
76	\$218.23	\$283.93	\$339.06	\$383.99	\$476.65	\$538.58	\$345.38	\$463.18	\$563.49	\$637.92	\$788.51	\$888.22	\$460.14	\$619.59	\$758.03	\$857.74	\$1,058.48	\$1,190.60	76
77 78	\$238.26 \$256.85	\$310.64 \$335.41	\$371.60 \$401.96	\$420.30 \$454.31	\$520.74 \$562.14	\$587.90 \$633.80	\$382.66 \$406.70	\$515.03 \$548.67	\$628.21 \$670.35	\$709.21 \$756.33	\$873.40 \$930.11	\$982.21 \$1,044.63	\$505.19 \$533.25	\$682.62 \$722.08	\$837.33 \$887.00	\$944.80 \$1,000.18			77 78
79	\$275.31	\$360.07	\$432.32	\$488.43	\$603.56	\$679.82	\$432.20	\$584.62	\$715.41	\$806.61		\$1,044.63	\$562.87	\$763.74	\$939.58	\$1,000.18			79
80	\$293.77	\$384.85	\$462.68	\$522.43	\$644.96	\$725.85	\$459.40	\$622.86	\$763.49	\$860.28	\$1,054.82	\$1,181.73	\$594.09	\$807.82	\$995.32	\$1,120.89		\$1,533.54	80
81 82	\$312.35 \$330.80	\$409.62 \$434.39	\$492.92 \$523.28	\$556.56 \$590.57	\$686.26 \$727.67	\$771.87 \$817.77	\$488.31 \$518.91	\$663.67 \$707.03	\$814.74 \$869.39	\$917.48 \$978.56		\$1,256.90 \$1,336.81	\$627.00 \$661.73	\$854.45 \$903.76	\$1,054.34 \$1,116.89	\$1,186.59 \$1,256.30	\$1,449.38 \$1.531.97		81 82
83	\$355.09	\$467.06	\$563.73	\$636.11	\$783.41	\$879.59	\$551.46	\$752.93	\$927.07	\$1,043.30	\$1,274.52	\$1,423.04	\$699.86	\$957.19	\$1,184.40	\$1,331.96	\$1,622.93	\$1,808.61	83
84	\$379.50	\$499.85	\$604.04	\$681.65	\$839.03	\$941.40	\$586.07	\$801.75	\$988.65	\$1,112.39			\$740.18	\$1,013.78	\$1,256.06				84
85 86	\$403.79 \$428.08	\$532.63 \$565.42	\$644.48 \$684.81	\$727.19 \$772.73	\$894.65 \$950.27		\$622.86 \$661.97	\$853.72 \$909.10				\$1,612.36 \$1,716.31	\$782.80 \$827.86				\$1,821.48 \$1,929.69		85 86
87	\$452.36	\$598.21	\$725.24	\$818.27	\$1,005.88	\$1,126.84	\$703.26	\$968.24	\$1,199.10	\$1,348.23	\$1,641.87	\$1,826.95	\$875.58	\$1,204.69	\$1,498.20	\$1,682.91	\$2,044.20	\$2,270.08	87
88 89	\$475.32	\$628.33	\$762.04		\$1,057.74		\$733.26			\$1,407.86				\$1,251.80			\$2,126.65		88 89
89 90	\$498.27 \$521.22	\$658.33 \$688.45	\$798.83 \$835.75		\$1,109.72 \$1,161.58			\$1,054.10 \$1.099.76		\$1,470.15 \$1.535.25			\$945.41 \$982.33	\$1,300.74 \$1,351.50			\$2,212.52 \$2,301.77		90
91	\$544.17	\$718.56	\$872.54	\$985.37	\$1,213.55	\$1,359.89	\$831.26	\$1,147.49	\$1,424.25	\$1,603.13	\$1,956.64	\$2,177.66	\$1,020.70	\$1,404.34	\$1,749.10	\$1,966.97	\$2,394.68	\$2,660.50	91
92	\$567.25	\$748.68	\$909.35	\$1,027.14		\$1,418.18		\$1,197.15		\$1,674.17		\$2,275.55	\$1,060.65	\$1,459.11	\$1,818.32		\$2,491.35		92
93 94	\$582.55 \$597.85	\$768.35 \$787.91	\$933.02 \$956.70	\$1,054.10 \$1.081.06				\$1,223.99 \$1,251.44	\$1,520.31 \$1,554.31	\$1,712.06 \$1,750.80		\$2,327.03 \$2,379.62				\$2,083.42 \$2,122.53			93 94
95	\$613.15	\$807.46	\$980.39	\$1,108.02	\$1,366.68	\$1,531.11	\$926.34	\$1,279.49	\$1,589.04	\$1,790.39	\$2,187.63	\$2,433.42	\$1,124.29	\$1,542.41	\$1,921.18	\$2,162.36	\$2,637.07	\$2,927.79	95
96 97	\$628.57 \$643.87	\$827.12 \$846.68			\$1,400.44			\$1,308.15 \$1,337.29				\$2,488.43 \$2,544.65		\$1,571.20 \$1,600.58			\$2,687.47 \$2,738.96		96 97
98	\$659.18	+		\$1,161.82 \$1,188.78	\$1,434.20 \$1,467.97			\$1,337.29		\$1,872.12 \$1,914.39		\$2,544.65			\$1,993.07				98
99	\$674.60	\$885.91	\$1,075.11	\$1,215.73	\$1,501.73	\$1,681.58	\$1,012.32	\$1,397.41	\$1,736.11	\$1,957.62	\$2,394.68	\$2,660.87	\$1,215.13	\$1,661.18	\$2,067.88	\$2,329.82	\$2,844.85	\$3,155.01	99
100+	\$689.90	\$905.45	\$1,098.67	\$1,242.69	\$1,535.49	\$1,719.22	\$1,035.03	\$1,428.50	\$1,774.97	\$2,001.81	\$2,449.45	\$2,720.98	\$1,239.05	\$1,692.38	\$2,106.38	\$2,373.79	\$2,899.26	\$3,214.52	100+

				N	Monthly Pren	nium per \$3	00 Monthly E			6 Phase 2 In		sulting in 21	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option				Aut	o 3% Comp	ound Inflatio				Aut	to 5% Comp	ound Inflatio	n		Issue
Age 25	2 Year \$3.33	3 Year \$4.07	4 Year	5 Year \$5.21	7 Year \$6.34	Lifetime \$7.11	2 Year \$4.95	3 Year \$6.14	4 Year \$7.17	5 Year \$8.14	7 Year \$10.16	Lifetime \$11.53	2 Year \$9.57	3 Year \$12.07	4 Year \$14.26	5 Year \$16.45	7 Year \$20.92	Lifetime \$23.75	Age 25
26	\$3.34	\$4.07	\$4.70 \$4.72	\$5.25	\$6.39	\$7.11	\$5.03	\$6.24	\$7.17	\$8.27	\$10.16	\$11.74	\$9.68	\$12.07	\$14.42	\$16.45	\$20.92	\$23.75	26
27	\$3.37	\$4.11	\$4.75	\$5.29	\$6.44	\$7.23	\$5.09	\$6.33	\$7.41	\$8.42	\$10.53	\$11.95	\$9.79	\$12.35	\$14.60	\$16.85	\$21.45	\$24.37	27
28 29	\$3.39 \$3.40	\$4.14 \$4.18	\$4.80 \$4.83	\$5.32 \$5.37	\$6.49 \$6.55	\$7.28 \$7.34	\$5.17 \$5.25	\$6.42 \$6.52	\$7.54 \$7.66	\$8.56 \$8.70	\$10.71 \$10.89	\$12.14 \$12.36	\$9.91 \$10.03	\$12.50 \$12.65	\$14.76 \$14.95	\$17.06 \$17.27	\$21.73 \$22.00	\$24.68 \$25.00	28 29
30	\$3.42	\$4.20	\$4.86	\$5.41	\$6.60	\$7.39	\$5.34	\$6.63	\$7.78	\$8.84	\$11.09	\$12.58	\$10.15	\$12.79	\$15.13	\$17.47	\$22.28	\$25.32	30
31	\$3.43	\$4.22	\$4.88	\$5.45	\$6.64	\$7.46	\$5.42	\$6.74	\$7.90	\$8.99	\$11.28	\$12.80	\$10.27	\$12.94	\$15.31	\$17.69	\$22.55	\$25.65	31
32 33	\$3.47 \$3.48	\$4.25 \$4.27	\$4.93 \$4.96	\$5.48 \$5.52	\$6.69 \$6.74	\$7.51 \$7.58	\$5.51 \$5.59	\$6.85 \$6.96	\$8.03 \$8.17	\$9.14 \$9.30	\$11.47 \$11.68	\$13.04 \$13.27	\$10.40 \$10.52	\$13.09 \$13.26	\$15.49 \$15.68	\$17.91 \$18.13	\$22.85 \$23.13	\$25.98 \$26.32	32 33
34	\$3.50	\$4.31	\$4.99	\$5.57	\$6.79	\$7.63	\$5.68	\$7.06	\$8.31	\$9.45	\$11.88	\$13.50	\$10.64	\$13.41	\$15.86	\$18.35	\$23.43	\$26.65	34
35 36	\$3.51 \$3.54	\$4.33 \$4.38	\$5.03 \$5.09	\$5.60 \$5.68	\$6.85 \$6.94	\$7.69 \$7.81	\$5.76 \$5.87	\$7.18 \$7.34	\$8.44 \$8.60	\$9.63 \$9.81	\$12.09 \$12.34	\$13.74 \$14.03	\$10.76 \$10.90	\$13.56 \$13.75	\$16.06 \$16.28	\$18.58 \$18.83	\$23.72 \$24.06	\$26.99 \$27.38	35 36
37	\$3.59	\$4.43	\$5.09	\$5.75	\$7.03	\$7.01	\$5.07 \$5.97	\$7.48	\$8.78	\$10.02	\$12.54	\$14.03	\$10.90	\$13.73	\$16.49	\$19.09	\$24.40	\$27.78	37
38	\$3.62	\$4.48	\$5.21	\$5.82	\$7.13	\$8.02	\$6.08	\$7.62	\$8.95	\$10.23	\$12.87	\$14.63	\$11.20	\$14.11	\$16.71	\$19.35	\$24.73	\$28.17	38
39 40	\$3.65 \$3.70	\$4.52 \$4.59	\$5.29 \$5.35	\$5.90 \$5.97	\$7.23 \$7.33	\$8.13 \$8.24	\$6.20 \$6.33	\$7.77 \$7.93	\$9.14 \$9.32	\$10.43 \$10.65	\$13.15 \$13.42	\$14.95 \$15.26	\$11.34 \$11.48	\$14.30 \$14.50	\$16.94 \$17.17	\$19.61 \$19.88	\$25.08 \$25.43	\$28.57 \$28.99	39 40
41	\$3.73	\$4.63	\$5.41	\$6.05	\$7.41	\$8.35	\$6.45	\$8.09	\$9.50	\$10.87	\$13.70	\$15.59	\$11.64	\$14.69	\$17.40	\$20.16	\$25.80	\$29.39	41
42	\$3.76	\$4.69	\$5.48	\$6.13	\$7.51	\$8.46	\$6.57	\$8.24	\$9.69	\$11.09	\$13.99	\$15.93	\$11.80	\$14.88	\$17.63	\$20.44	\$26.16	\$29.81	42
43 44	\$3.80 \$3.84	\$4.73 \$4.79	\$5.54 \$5.60	\$6.19 \$6.27	\$7.61 \$7.71	\$8.57 \$8.69	\$6.69 \$6.81	\$8.39 \$8.57	\$9.89 \$10.08	\$11.32 \$11.54	\$14.28 \$14.59	\$16.26 \$16.61	\$11.96 \$12.11	\$15.09 \$15.29	\$17.88 \$18.12	\$20.71 \$21.00	\$26.52 \$26.90	\$30.24 \$30.68	43 44
45	\$3.87	\$4.84	\$5.68	\$6.34	\$7.81	\$8.80	\$6.94	\$8.72	\$10.29	\$11.78	\$14.89	\$16.96	\$12.27	\$15.50	\$18.37	\$21.29	\$27.27	\$31.11	45
46 47	\$3.95 \$4.00	\$4.94 \$5.04	\$5.80 \$5.92	\$6.50 \$6.64	\$8.00 \$8.18	\$9.00 \$9.22	\$7.25 \$7.57	\$9.10 \$9.48	\$10.68 \$11.10	\$12.18 \$12.57	\$15.28 \$15.68	\$17.40 \$17.85	\$12.46 \$12.66	\$15.74 \$15.99	\$18.66 \$18.95	\$21.64 \$21.99	\$27.72 \$28.18	\$31.63 \$32.16	46 47
48	\$4.00 \$4.08	\$5.04 \$5.13	\$5.92 \$6.05	\$6.79	\$8.18	\$9.22 \$9.44	\$7.57 \$7.89	\$9.48 \$9.90	\$11.10	\$12.57 \$12.98	\$16.07	\$17.85	\$12.85	\$16.25	\$18.95	\$21.99	\$28.18	\$32.16	47
49	\$4.15	\$5.23	\$6.17	\$6.93	\$8.56	\$9.66	\$8.23	\$10.32	\$11.98	\$13.42	\$16.48	\$18.78	\$13.06	\$16.50	\$19.56	\$22.70	\$29.13	\$33.24	49
50 51	\$4.22 \$4.28	\$5.32 \$5.43	\$6.29 \$6.42	\$7.08 \$7.23	\$8.75 \$8.93	\$9.87 \$10.08	\$8.59 \$8.97	\$10.77 \$11.23	\$12.45 \$12.94	\$13.87 \$14.32	\$16.91 \$17.34	\$19.26 \$19.76	\$13.27 \$13.46	\$16.78 \$17.04	\$19.87 \$20.19	\$23.07 \$23.44	\$29.61 \$30.10	\$33.79 \$34.36	50 51
52	\$4.36	\$5.53	\$6.55	\$7.37	\$9.12	\$10.30	\$9.35	\$11.72	\$13.44	\$14.80	\$17.79	\$20.27	\$13.67	\$17.30	\$20.49	\$23.82	\$30.59	\$34.94	52
53 54	\$4.43 \$4.50	\$5.63 \$5.72	\$6.68 \$6.80	\$7.51 \$7.66	\$9.31 \$9.50	\$10.52 \$10.73	\$9.77 \$10.19	\$12.22 \$12.74	\$13.96 \$14.51	\$15.28 \$15.80	\$18.25 \$18.72	\$20.79 \$21.32	\$13.89 \$14.11	\$17.58 \$17.86	\$20.82 \$21.15	\$24.20 \$24.59	\$31.10 \$31.61	\$35.52 \$36.10	53 54
55 55	\$4.50 \$4.57	\$5.72 \$5.82	\$6.80	\$7.81	\$9.50 \$9.68	\$10.73	\$10.19	\$12.74	\$14.51 \$15.08	\$16.32	\$18.72	\$21.32	\$14.11	\$17.86	\$21.15	\$24.59	\$32.14	\$36.70	54 55
56	\$5.01	\$6.31	\$7.47	\$8.44	\$10.49	\$11.87	\$11.17	\$13.93	\$15.81	\$17.09	\$20.36	\$23.21	\$14.93	\$18.94	\$22.47	\$26.16	\$33.68	\$38.49	56
57 58	\$5.45 \$5.90	\$6.81 \$7.33	\$8.01 \$8.55	\$9.05 \$9.68	\$11.32 \$12.12	\$12.82 \$13.75	\$11.72 \$12.29	\$14.61 \$15.32	\$16.57 \$17.37	\$17.91 \$18.77	\$21.62 \$22.94	\$24.64 \$26.16	\$15.55 \$16.19	\$19.76 \$20.61	\$23.49 \$24.54	\$27.37 \$28.64	\$35.31 \$37.02	\$40.38 \$42.35	57 58
59	\$6.33	\$7.82	\$9.09	\$10.31	\$12.95	\$14.67	\$12.87	\$16.06	\$18.19	\$19.67	\$24.33	\$27.78	\$16.86	\$21.52	\$25.64	\$29.98	\$38.81	\$44.42	59
60	\$6.77	\$8.32	\$9.63	\$10.93	\$13.76	\$15.62	\$13.51	\$16.83	\$19.07	\$20.60	\$25.82	\$29.49	\$17.57	\$22.45	\$26.79	\$31.36	\$40.68	\$46.60	60
61 62	\$7.22 \$7.65	\$8.81 \$9.31	\$10.16 \$10.71	\$11.57 \$12.20	\$14.56 \$15.39	\$16.56 \$17.49	\$14.16 \$14.86	\$17.66 \$18.51	\$19.99 \$20.96	\$21.58 \$22.63	\$27.39 \$29.04	\$31.31 \$33.24	\$18.29 \$19.07	\$23.43 \$24.45	\$28.00 \$29.26	\$32.81 \$34.34	\$42.64 \$44.69	\$48.87 \$51.27	61 62
63	\$8.46	\$10.29	\$11.85	\$13.51	\$17.04	\$19.37	\$15.69	\$19.53	\$22.11	\$24.41	\$31.30	\$35.78	\$20.45	\$26.18	\$31.30	\$36.64	\$47.54	\$54.47	63
64 65	\$9.26 \$10.05	\$11.28 \$12.25	\$12.98 \$14.12	\$14.80 \$16.10	\$18.68 \$20.34	\$21.25 \$23.12	\$16.56 \$17.47	\$20.60 \$21.75	\$23.32 \$24.60	\$26.33 \$28.40	\$33.72 \$36.31	\$38.51 \$41.46	\$21.93 \$23.54	\$28.04 \$30.02	\$33.47 \$35.81	\$39.09 \$41.71	\$50.57 \$53.79	\$57.87 \$61.49	64 65
66	\$10.87	\$13.23	\$15.26	\$17.41	\$21.99	\$25.00	\$18.44	\$22.95	\$25.94	\$30.64	\$39.12	\$44.63	\$25.25	\$32.15	\$38.30	\$44.51	\$57.21	\$65.34	66
67	\$11.66	\$14.23	\$16.40	\$18.71	\$23.64	\$26.88	\$19.45	\$24.21	\$27.36	\$33.04	\$42.14	\$48.04	\$27.07	\$34.44	\$40.96	\$47.50	\$60.85	\$69.42	67
68 69	\$13.26 \$14.84	\$16.19 \$18.16	\$18.70 \$21.00	\$21.29 \$23.86	\$26.82 \$30.00	\$30.47 \$34.05	\$21.40 \$23.55	\$26.74 \$29.54	\$30.50 \$34.01	\$36.39 \$40.06	\$46.20 \$50.66	\$52.59 \$57.56	\$29.51 \$32.18	\$37.61 \$41.09	\$44.78 \$48.97	\$51.73 \$56.34	\$65.93 \$71.43	\$75.06 \$81.18	68 69
70	\$16.42	\$20.12	\$23.30	\$26.44	\$33.17	\$37.63	\$25.91	\$32.63	\$37.92	\$44.12	\$55.53	\$63.01	\$35.08	\$44.87	\$53.55	\$61.36	\$77.41	\$87.79	70
71 72	\$18.01 \$19.59	\$22.10 \$24.06	\$25.60 \$27.87	\$29.02 \$31.59	\$36.34 \$39.53	\$41.22 \$44.80	\$28.51 \$31.37	\$36.03 \$39.78	\$42.27 \$47.16	\$48.59 \$53.52	\$60.87 \$66.75	\$68.97 \$75.48	\$38.25 \$41.71	\$49.01 \$53.52	\$58.55 \$64.03	\$66.84 \$72.82	\$83.86 \$90.85	\$94.94 \$102.67	71 72
73	\$22.43	\$27.71	\$32.22	\$36.39	\$45.32	\$51.28	\$34.77	\$44.25	\$52.59	\$59.53	\$73.95	\$83.51	\$45.80	\$58.99	\$70.75	\$80.22	\$99.68	\$112.49	73
74	\$25.28	\$31.35	\$36.56	\$41.18	\$51.11	\$57.75	\$38.56	\$49.23	\$58.65	\$66.21	\$81.94	\$92.40	\$50.29	\$65.01	\$78.17	\$88.37	\$109.37	\$123.24	74
75 76	\$28.14 \$30.98	\$34.99 \$38.63	\$40.91 \$45.25	\$45.98 \$50.78	\$56.89 \$62.69	\$64.23 \$70.70	\$42.74 \$47.38	\$54.77 \$60.93	\$65.42 \$72.95	\$73.65 \$81.91	\$90.78 \$100.58	\$102.22 \$113.10	\$55.22 \$60.64	\$71.65 \$78.98	\$86.36 \$95.41	\$97.37 \$107.27	\$120.01 \$131.67	\$135.03 \$147.94	75 76
77	\$33.83	\$42.27	\$49.60	\$55.57	\$68.48	\$77.18	\$52.50	\$67.78	\$81.36	\$91.10	\$111.45	\$125.13	\$66.59	\$87.02	\$105.41	\$118.17	\$144.49	\$162.06	77
78 79	\$36.44 \$39.08	\$45.64	\$53.65 \$57.70	\$60.08 \$64.58	\$73.92 \$79.37	\$83.22	\$55.87 \$59.43	\$72.27 \$77.06	\$86.88 \$92.77	\$97.23 \$103.76	\$118.75 \$126.53	\$133.14	\$70.31 \$74.24	\$92.08 \$97.43	\$111.72 \$118.40	\$125.15 \$132.54	\$152.79 \$161.56	\$171.14 \$180.73	78 79
80	\$39.08 \$41.71	\$49.02 \$52.38	\$57.70 \$61.74	\$69.09	\$79.37 \$84.81	\$89.25 \$95.29	\$63.24	\$82.15	\$92.77	\$103.76	\$126.53	\$141.69 \$150.78	\$74.24 \$78.38	\$103.09	\$118.40	\$132.54	\$161.56 \$170.84	\$180.73	80
81	\$44.33	\$55.75	\$65.80	\$73.59	\$90.26	\$101.32	\$67.28	\$87.58	\$105.79	\$118.17	\$143.65	\$160.45	\$82.74	\$109.09	\$132.98	\$148.67	\$180.65	\$201.53	81
82 83	\$46.96 \$50.41	\$59.13 \$63.57	\$69.84 \$75.24	\$78.09 \$84.12	\$95.70 \$103.02	\$107.36 \$115.47	\$71.60 \$76.20	\$93.39 \$99.54	\$112.98 \$120.55	\$126.08 \$134.50	\$153.07 \$163.13	\$170.75 \$181.83	\$87.35 \$92.46	\$115.42 \$122.34	\$140.92 \$149.56	\$157.45 \$167.06	\$191.04 \$202.51	\$212.82 \$225.40	82 83
84	\$53.87	\$68.04	\$80.62	\$90.15	\$110.33	\$123.59	\$81.08	\$106.08	\$128.63	\$143.46	\$173.86	\$193.61	\$97.86	\$129.69	\$158.73	\$177.23	\$214.67	\$238.73	84
85 86	\$57.32 \$60.76	\$72.49	\$86.01 \$91.40	\$96.16 \$102.19	\$117.65	\$131.69 \$139.82	\$86.28 \$91.83	\$113.05	\$137.26	\$153.03	\$185.28 \$197.47	\$206.17	\$103.57	\$137.47	\$168.45 \$178.78	\$188.03 \$199.50	\$227.57	\$252.86	85 86
86	\$60.76 \$64.22	\$76.96 \$81.41	\$91.40 \$96.79	\$102.19 \$108.21	\$124.97 \$132.28	\$139.82 \$147.93	\$91.83 \$97.72	\$120.48 \$128.40	\$146.48 \$156.29	\$163.23 \$174.11	\$197.47 \$210.45	\$219.54 \$233.78	\$109.62 \$116.03	\$145.72 \$154.46	\$178.78 \$189.73	\$199.50 \$211.65	\$241.24 \$255.74	\$267.81 \$283.66	86 87
88	\$67.49	\$85.51	\$101.71	\$113.73	\$139.11	\$155.57	\$102.17	\$134.20	\$163.36	\$181.98	\$220.06	\$244.45	\$120.80	\$160.78	\$197.51	\$220.34	\$266.34	\$295.48	88
89 90	\$70.74 \$74.00	\$89.61 \$93.70	\$106.62 \$111.54	\$119.26 \$124.77	\$145.94 \$152.77	\$163.22 \$170.87	\$106.83 \$111.69	\$140.25 \$146.58	\$170.75 \$178.49	\$190.22 \$198.84	\$230.09 \$240.57	\$255.63 \$267.30	\$125.79 \$130.96	\$167.34 \$174.19	\$205.61 \$214.05	\$229.39 \$238.82	\$277.41 \$288.92	\$307.79 \$320.62	89 90
91	\$77.26	\$97.80	\$116.45	\$130.31	\$152.77	\$178.52	\$116.79	\$153.20	\$176.49	\$207.85	\$251.54	\$279.51	\$136.36	\$174.19	\$222.84	\$248.63	\$300.91	\$333.97	91
92	\$80.51	\$101.89	\$121.37	\$135.83	\$166.41	\$186.18	\$122.11	\$160.11	\$195.02	\$217.24	\$263.00	\$292.28	\$141.96	\$188.71	\$231.97	\$258.83	\$313.39	\$347.88	92
93 94	\$82.69 \$84.87	\$104.57 \$107.23	\$124.53 \$127.69	\$139.38 \$142.95	\$170.85 \$175.30	\$191.10 \$196.04	\$125.18 \$128.30	\$163.92 \$167.83	\$199.60 \$204.27	\$222.35 \$227.57	\$269.20 \$275.55	\$299.10 \$306.09	\$144.96 \$148.02	\$192.49 \$196.35	\$236.56 \$241.24	\$263.98 \$269.23	\$319.70 \$326.16	\$354.78 \$361.83	93 94
95	\$87.04	\$109.90	\$130.85	\$146.51	\$179.72	\$200.99	\$131.53	\$171.83	\$209.07	\$232.91	\$282.06	\$313.23	\$151.14	\$200.29	\$246.00	\$274.57	\$332.73	\$369.03	95
96 97	\$89.21 \$91.39	\$112.56 \$115.24	\$134.01 \$137.17	\$150.07 \$153.64	\$184.16 \$188.61	\$205.93 \$210.87	\$134.82 \$138.19	\$175.92 \$180.13	\$213.96 \$219.00	\$238.38 \$243.97	\$288.72 \$295.53	\$320.53 \$328.01	\$154.34 \$157.58	\$204.31 \$208.41	\$250.87 \$255.83	\$280.03 \$285.59	\$339.43 \$346.28	\$376.35 \$383.83	96 97
98	\$93.57	\$115.24	\$137.17	\$153.64	\$193.04	\$210.87	\$138.19	\$180.13	\$219.00	\$243.97	\$302.50	\$328.01	\$157.58	\$208.41	\$260.89	\$285.59	\$353.27	\$383.83	98
99	\$95.74	\$120.58	\$143.48	\$160.77	\$197.48	\$220.75	\$145.20	\$188.80	\$229.43	\$255.55	\$309.64	\$343.49	\$164.29	\$216.87	\$266.05	\$297.06	\$360.38	\$399.25	99
100+	\$97.92	\$123.24	\$146.64	\$164.33	\$201.92	\$225.69	\$148.83	\$193.31	\$234.83	\$261.55	\$316.94	\$351.49	\$167.74	\$221.22	\$271.29	\$302.95	\$367.66	\$407.18	100+

L				Q	uarterly Pre	mium per \$3	300 Monthly					esulting in 2°	1% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Option					ive - 20 Day to 3% Comp					Aut	o 5% Comp	ound Inflation	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$9.79	\$11.96	\$13.81	\$15.33	\$18.65	\$20.89	\$14.54	\$18.04	\$21.09	\$23.95	\$29.89	\$33.90	\$28.15	\$35.46	\$41.90	\$48.35	\$61.50	\$69.83	25
26 27	\$9.81 \$9.89	\$12.02 \$12.10	\$13.88 \$13.98	\$15.44 \$15.55	\$18.78 \$18.92	\$21.05 \$21.24	\$14.76 \$14.98	\$18.32 \$18.61	\$21.45 \$21.80	\$24.33 \$24.72	\$30.42 \$30.95	\$34.51 \$35.11	\$28.46 \$28.78	\$35.89 \$36.32	\$42.39 \$42.91	\$48.95 \$49.56	\$62.29 \$63.07	\$70.73 \$71.64	26 27
28	\$9.96	\$12.17	\$14.08	\$15.65	\$19.07	\$21.42	\$15.19	\$18.89	\$22.17	\$25.16	\$31.48	\$35.72	\$29.14	\$36.75	\$43.41	\$50.16	\$63.86	\$72.58	28
29	\$10.00	\$12.27	\$14.19	\$15.80	\$19.25	\$21.56	\$15.44	\$19.18	\$22.52	\$25.58	\$32.02	\$36.37	\$29.49	\$37.17	\$43.93	\$50.77	\$64.68	\$73.49	29
30	\$10.07	\$12.34	\$14.30	\$15.90	\$19.38	\$21.74	\$15.70	\$19.49	\$22.87	\$26.00	\$32.58	\$37.00	\$29.85	\$37.61	\$44.47	\$51.37	\$65.49	\$74.45	30
31 32	\$10.11 \$10.18	\$12.42 \$12.49	\$14.38 \$14.49	\$16.01 \$16.12	\$19.53 \$19.68	\$21.91 \$22.10	\$15.94 \$16.19	\$19.82 \$20.13	\$23.23 \$23.62	\$26.42 \$26.86	\$33.15 \$33.73	\$37.64 \$38.31	\$30.21 \$30.56	\$38.03 \$38.49	\$45.00 \$45.53	\$52.01 \$52.65	\$66.31 \$67.17	\$75.42 \$76.37	31 32
33	\$10.18	\$12.49	\$14.49	\$16.12	\$19.88	\$22.10	\$16.19	\$20.13	\$23.62	\$20.86	\$33.73	\$38.31	\$30.56	\$38.49	\$45.53 \$46.07	\$53.28	\$68.01	\$77.39	32
34	\$10.29	\$12.67	\$14.69	\$16.36	\$19.95	\$22.45	\$16.69	\$20.78	\$24.41	\$27.79	\$34.94	\$39.67	\$31.26	\$39.42	\$46.63	\$53.93	\$68.87	\$78.38	34
35	\$10.32	\$12.74	\$14.76	\$16.47	\$20.13	\$22.59	\$16.93	\$21.13	\$24.79	\$28.28	\$35.54	\$40.38	\$31.63	\$39.89	\$47.20	\$54.60	\$69.72	\$79.37	35
36	\$10.42	\$12.87	\$14.98	\$16.69	\$20.43	\$22.95	\$17.26	\$21.56	\$25.29	\$28.84	\$36.29	\$41.23	\$32.05	\$40.41	\$47.84	\$55.36	\$70.73	\$80.50	36
37 38	\$10.53 \$10.64	\$13.02 \$13.17	\$15.15 \$15.33	\$16.91 \$17.11	\$20.67 \$20.96	\$23.27 \$23.58	\$17.57 \$17.90	\$21.99 \$22.41	\$25.80 \$26.33	\$29.45 \$30.05	\$37.06 \$37.85	\$42.12 \$43.00	\$32.47 \$32.91	\$40.94 \$41.48	\$48.49 \$49.13	\$56.10 \$56.88	\$71.72 \$72.71	\$81.64 \$82.81	37 38
39	\$10.75	\$13.31	\$15.55	\$17.33	\$21.24	\$23.91	\$18.25	\$22.84	\$26.86	\$30.66	\$38.63	\$43.93	\$33.34	\$42.05	\$49.81	\$57.67	\$73.76	\$83.99	39
40	\$10.86	\$13.48	\$15.72	\$17.57	\$21.53	\$24.22	\$18.61	\$23.31	\$27.39	\$31.31	\$39.45	\$44.86	\$33.76	\$42.61	\$50.48	\$58.44	\$74.78	\$85.20	40
41	\$10.97	\$13.63	\$15.90	\$17.79	\$21.80	\$24.55	\$18.96	\$23.76	\$27.93	\$31.94	\$40.27	\$45.83	\$34.22	\$43.19	\$51.16	\$59.27	\$75.85	\$86.41	41
42 43	\$11.06 \$11.17	\$13.77 \$13.92	\$16.12 \$16.30	\$18.01 \$18.22	\$22.10 \$22.37	\$24.87 \$25.19	\$19.32 \$19.68	\$24.22 \$24.68	\$28.50 \$29.06	\$32.58 \$33.26	\$41.13 \$41.98	\$46.82 \$47.81	\$34.69 \$35.16	\$43.76 \$44.36	\$51.83 \$52.54	\$60.09 \$60.90	\$76.91 \$77.97	\$87.65 \$88.90	42 43
44	\$11.17	\$14.05	\$16.30	\$18.43	\$22.66	\$25.19	\$20.03	\$25.19	\$29.63	\$33.95	\$42.87	\$48.85	\$35.61	\$44.97	\$53.25	\$61.72	\$79.09	\$90.18	43
45	\$11.39	\$14.23	\$16.69	\$18.65	\$22.95	\$25.86	\$20.43	\$25.65	\$30.24	\$34.65	\$43.79	\$49.87	\$36.07	\$45.57	\$54.00	\$62.57	\$80.19	\$91.47	45
46	\$11.59	\$14.52	\$17.04	\$19.11	\$23.51	\$26.47	\$21.31	\$26.75	\$31.42	\$35.79	\$44.92	\$51.16	\$36.64	\$46.29	\$54.85	\$63.61	\$81.51	\$92.99	46
47 48	\$11.77 \$11.99	\$14.80 \$15.09	\$17.40 \$17.79	\$19.53 \$19.95	\$24.05 \$24.61	\$27.10 \$27.74	\$22.24 \$23.20	\$27.90 \$29.11	\$32.63 \$33.90	\$36.97 \$38.18	\$46.07 \$47.23	\$52.48 \$53.82	\$37.21 \$37.77	\$47.04 \$47.77	\$55.70 \$56.61	\$64.64 \$65.67	\$82.85 \$84.24	\$94.57 \$96.12	47 48
49	\$12.20	\$15.37	\$18.14	\$20.39	\$25.16	\$28.39	\$24.19	\$30.35	\$35.22	\$39.45	\$48.44	\$55.21	\$38.38	\$48.52	\$57.49	\$66.74	\$85.64	\$97.72	49
50	\$12.42	\$15.65	\$18.50	\$20.81	\$25.73	\$29.00	\$25.26	\$31.67	\$36.61	\$40.77	\$49.70	\$56.63	\$38.98	\$49.31	\$58.41	\$67.80	\$87.04	\$99.35	50
51	\$12.60	\$15.97	\$18.89	\$21.24	\$26.26	\$29.63	\$26.37	\$33.01	\$38.03	\$42.12	\$50.97	\$58.09	\$39.59	\$50.09	\$59.33	\$68.92	\$88.47	\$101.04	51
52 53	\$12.80 \$13.02	\$16.26 \$16.54	\$19.25 \$19.64	\$21.66 \$22.10	\$26.83 \$27.36	\$30.27 \$30.92	\$27.50 \$28.71	\$34.44 \$35.93	\$39.52 \$41.05	\$43.52 \$44.92	\$52.29 \$53.65	\$59.60 \$61.12	\$40.19 \$40.84	\$50.86 \$51.69	\$60.26 \$61.23	\$70.02 \$71.15	\$89.93 \$91.43	\$102.71 \$104.41	52 53
54	\$13.23	\$16.83	\$19.99	\$22.52	\$27.93	\$31.53	\$29.95	\$37.47	\$42.66	\$46.43	\$55.03	\$62.68	\$41.48	\$52.50	\$62.18	\$72.28	\$92.95	\$104.41	54
55	\$13.41	\$17.11	\$20.35	\$22.95	\$28.46	\$32.16	\$31.31	\$39.06	\$44.32	\$47.99	\$56.42	\$64.28	\$42.15	\$53.36	\$63.21	\$73.49	\$94.49	\$107.90	55
56	\$14.73	\$18.58	\$21.95	\$24.79	\$30.84	\$34.89	\$32.84	\$40.94	\$46.46	\$50.26	\$59.87	\$68.23	\$43.90	\$55.67	\$66.07	\$76.91	\$99.04	\$113.16	56
57 58	\$16.01 \$17.33	\$20.03 \$21.53	\$23.55 \$25.12	\$26.61 \$28.46	\$33.26 \$35.65	\$37.66 \$40.41	\$34.44 \$36.10	\$42.94 \$45.03	\$48.71 \$51.05	\$52.65 \$55.18	\$63.54 \$67.41	\$72.44 \$76.91	\$45.72 \$47.60	\$58.09 \$60.62	\$69.06 \$72.14	\$80.47 \$84.21	\$103.81 \$108.81	\$118.71 \$124.51	57 58
59	\$18.61	\$22.98	\$26.72	\$30.32	\$38.07	\$43.15	\$37.85	\$47.20	\$53.50	\$57.82	\$71.53	\$81.64	\$49.59	\$63.25	\$75.38	\$88.11	\$114.09	\$130.59	59
60	\$19.88	\$24.44	\$28.28	\$32.16	\$40.45	\$45.94	\$39.70	\$49.49	\$56.06	\$60.59	\$75.91	\$86.70	\$51.66	\$65.99	\$78.76	\$92.20	\$119.59	\$136.99	60
61	\$21.20	\$25.89	\$29.89	\$34.01	\$42.83	\$48.66	\$41.62	\$51.90	\$58.77	\$63.47	\$80.54	\$92.04	\$53.79	\$68.87	\$82.31	\$96.47	\$125.37	\$143.69	61
62 63	\$22.48 \$24.87	\$27.36 \$30.24	\$31.48 \$34.83	\$35.86 \$39.70	\$45.25 \$50.09	\$51.40 \$56.96	\$43.68 \$46.10	\$54.43 \$57.42	\$61.61 \$64.99	\$66.53 \$71.75	\$85.38 \$91.99	\$97.72 \$105.19	\$56.06 \$60.13	\$71.90 \$76.98	\$86.02 \$91.99	\$100.96 \$107.71	\$131.41 \$139.77	\$150.73 \$160.16	62 63
64	\$27.21	\$33.15	\$38.18	\$43.52	\$54.92	\$62.47	\$48.66	\$60.59	\$68.55	\$77.41	\$99.11	\$113.23	\$64.49	\$82.42	\$98.40	\$114.94	\$148.67	\$170.15	64
65	\$29.56	\$36.04	\$41.51	\$47.34	\$59.80	\$67.98	\$51.37	\$63.92	\$72.33	\$83.49	\$106.76	\$121.87	\$69.19	\$88.25	\$105.26	\$122.62	\$158.13	\$180.79	65
66	\$31.94	\$38.92	\$44.86	\$51.19	\$64.64	\$73.49	\$54.22	\$67.44	\$76.26	\$90.07	\$115.02	\$131.20	\$74.21	\$94.52	\$112.60	\$130.83	\$168.19	\$192.10	66
67 68	\$34.29 \$38.95	\$41.83 \$47.60	\$48.20 \$54.96	\$55.00 \$62.57	\$69.52 \$78.84	\$79.05 \$89.57	\$57.18 \$62.90	\$71.18 \$78.62	\$80.43 \$89.68	\$97.15 \$106.98	\$123.90 \$135.83	\$141.23 \$154.61	\$79.59 \$86.77	\$101.24 \$110.57	\$120.42 \$131.66	\$139.63 \$152.09	\$178.90 \$193.84	\$204.09 \$220.70	67 68
69	\$43.60	\$53.39	\$61.72	\$70.16	\$88.19	\$100.10	\$69.22	\$86.85	\$99.99	\$117.78	\$148.92	\$169.24	\$94.59	\$120.77	\$143.97	\$165.64	\$210.03	\$238.66	69
70	\$48.28	\$59.16	\$68.49	\$77.73	\$97.52	\$110.63	\$76.18	\$95.91	\$111.49	\$129.70	\$163.25	\$185.24	\$103.13	\$131.91	\$157.42	\$180.40	\$227.57	\$258.09	70
71	\$52.94	\$64.96	\$75.24	\$85.31	\$106.87	\$121.17	\$83.82	\$105.90	\$124.29	\$142.82	\$178.97	\$202.77	\$112.44	\$144.08	\$172.15	\$196.52	\$246.57	\$279.11	71
72 73	\$57.60 \$65.96	\$70.73 \$81.47	\$81.96 \$94.73	\$92.88 \$106.98	\$116.23 \$133.22	\$131.74 \$150.77	\$92.24 \$102.25	\$116.93 \$130.10	\$138.63 \$154.61	\$157.34 \$175.03	\$196.23 \$217.43	\$221.91 \$245.53	\$122.62 \$134.65	\$157.34 \$173.43	\$188.25 \$208.00	\$214.08 \$235.85	\$267.09 \$293.06	\$301.85 \$330.69	72 73
74	\$74.32	\$92.18	\$107.51	\$121.10	\$150.27	\$169.80	\$113.34	\$144.72	\$172.43	\$194.67	\$240.91	\$271.65	\$147.85	\$191.15	\$229.80	\$259.83	\$321.56	\$362.32	74
75	\$82.72	\$102.87	\$120.27	\$135.18	\$167.27	\$188.84	\$125.64	\$161.01	\$192.31	\$216.50	\$266.92	\$300.53	\$162.36	\$210.67	\$253.89	\$286.26	\$352.83	\$396.97	75
76 77	\$91.07 \$99.43	\$113.59	\$133.06	\$149.27	\$184.31	\$207.86	\$139.27	\$179.11 \$199.29	\$214.48 \$239.21	\$240.80 \$267.84	\$295.72 \$327.67	\$332.51	\$178.30	\$232.19	\$280.50 \$309.91	\$315.36	\$387.11	\$434.92	76 77
77 78	\$99.43 \$107.15	\$124.29 \$134.19	\$145.82 \$157.74	\$163.38 \$176.63	\$201.31 \$217.32	\$226.89 \$244.64	\$154.36 \$164.24	\$199.29 \$212.49	\$239.21 \$255.42	\$267.84 \$285.84	\$327.67	\$367.87 \$391.46	\$195.80 \$206.71	\$255.84 \$270.71	\$309.91 \$328.46	\$347.41 \$367.94	\$424.80 \$449.19	\$476.48 \$503.15	77
79	\$114.91	\$144.11	\$169.62	\$189.86	\$233.32	\$262.39	\$174.74	\$226.53	\$272.75	\$305.05	\$372.00	\$416.57	\$218.25	\$286.44	\$348.10	\$389.69	\$474.99	\$531.33	79
80	\$122.62	\$154.00	\$181.53	\$203.13	\$249.34	\$280.15	\$185.90	\$241.52	\$291.25	\$325.53	\$396.36	\$443.29	\$230.41	\$303.09	\$368.91	\$412.70	\$502.27	\$561.08	80
81	\$130.34	\$163.90	\$193.46	\$216.36	\$265.34	\$297.90	\$197.79	\$257.49	\$311.01	\$347.41	\$422.33	\$471.70	\$243.25	\$320.69	\$390.96	\$437.06	\$531.11	\$592.49	81
82 83	\$138.06 \$148.20	\$173.82 \$186.91	\$205.34 \$221.20	\$229.60 \$247.31	\$281.35 \$302.87	\$315.66 \$339.48	\$210.50 \$224.00	\$274.56 \$292.62	\$332.16 \$354.42	\$370.69 \$395.41	\$450.01 \$479.61	\$502.02 \$534.57	\$256.81 \$271.83	\$339.35 \$359.69	\$414.29 \$439.69	\$462.92 \$491.14	\$561.65 \$595.36	\$625.68 \$662.67	82 83
84	\$158.38	\$200.04	\$237.03	\$265.02	\$324.37	\$363.35	\$238.38	\$311.88	\$378.19	\$421.77	\$511.13	\$569.22	\$287.69	\$381.28	\$466.66	\$521.05	\$631.13	\$701.88	84
85	\$168.52	\$213.13	\$252.87	\$282.70	\$345.90	\$387.19	\$253.68	\$332.37	\$403.55	\$449.90	\$544.74	\$606.16	\$304.47	\$404.15	\$495.26	\$552.83	\$669.04	\$743.39	85
86	\$178.66	\$226.25	\$268.73	\$300.42	\$367.40	\$411.06	\$269.97	\$354.21	\$430.63	\$479.90	\$580.57	\$645.45	\$322.26	\$428.42	\$525.61	\$586.51	\$709.25	\$787.36	86
87 88	\$188.79 \$198.40	\$239.34 \$251.41	\$284.56 \$299.00	\$318.13 \$334.36	\$388.89 \$408.96	\$434.90 \$457.38	\$287.29 \$300.39	\$377.51 \$394.56	\$459.47 \$480.28	\$511.87 \$535.04	\$618.74 \$646.95	\$687.32 \$718.71	\$341.12 \$355.17	\$454.10 \$472.67	\$557.80 \$580.68	\$622.26 \$647.80	\$751.86 \$783.06	\$833.95 \$868.73	87 88
89	\$207.97	\$263.43	\$313.48	\$350.63	\$429.06	\$479.86	\$314.08	\$412.35	\$502.02	\$559.26	\$676.43	\$751.53	\$369.79	\$491.99	\$604.51	\$674.42	\$815.56	\$904.90	89
90	\$217.54	\$275.48	\$327.92	\$366.84	\$449.13	\$502.38	\$328.38	\$430.95	\$524.76	\$584.58	\$707.28	\$785.87	\$385.02	\$512.08	\$629.31	\$702.13	\$849.40	\$942.60	90
91	\$227.14	\$287.54	\$342.38	\$383.10	\$469.19	\$524.87	\$343.37	\$450.40	\$548.52	\$611.05	\$739.52	\$821.76	\$400.88	\$533.01	\$655.13	\$730.97	\$884.65	\$981.88	91
92 93	\$236.71 \$243.11	\$299.57 \$307.43	\$356.84 \$366.12	\$399.32 \$409.78	\$489.25 \$502.30	\$547.35 \$561.85	\$359.01 \$368.01	\$470.71 \$481.92	\$573.34 \$586.80	\$638.70 \$653.71	\$773.20 \$791.45	\$859.30 \$879.35	\$417.35 \$426.17	\$554.77 \$565.92	\$681.99 \$695.48	\$760.97 \$776.08		\$1,022.76 \$1,043.06	92 93
93	\$243.11	\$307.43 \$315.25	\$375.42	\$409.78	\$502.30 \$515.36	\$576.37	\$377.23	\$481.92	\$600.56	\$669.04	\$810.13	\$899.88	\$435.18	\$577.26	\$709.25	\$776.08		\$1,043.06	93
95	\$255.92	\$323.11	\$384.69	\$430.74	\$528.39	\$590.92	\$386.69	\$505.19	\$614.65	\$684.76	\$829.26	\$920.88	\$444.36	\$588.86	\$723.25	\$807.24		\$1,084.93	95
96	\$262.30	\$330.95	\$393.99	\$441.23	\$541.44	\$605.44	\$396.36	\$517.22	\$629.06	\$700.84	\$848.83	\$942.36	\$453.75	\$600.67	\$737.56	\$823.28	\$997.92	\$1,106.50	96
97 98	\$268.70 \$275.10	\$338.81 \$346.63	\$403.27 \$412.56	\$451.68 \$462.18	\$554.50 \$567.56	\$619.95 \$634.47	\$406.30 \$416.47	\$529.56 \$542.19	\$643.85 \$659.01	\$717.28 \$734.11	\$868.87 \$889.35	\$964.35 \$986.83	\$463.29 \$473.02	\$612.73 \$625.04	\$752.14 \$767.01		\$1,018.06 \$1.038.58	\$1,128.48 \$1,150.90	97 98
98	\$275.10 \$281.49	\$346.63 \$354.50	\$412.56 \$421.84	\$462.18 \$472.64	\$567.56 \$580.60	\$634.47 \$649.01	\$416.47 \$426.89	\$542.19 \$555.10	\$659.01 \$674.52	\$734.11 \$751.32	\$889.35	\$986.83	\$473.02 \$482.99	\$625.04 \$637.59	\$767.01 \$782.17		\$1,038.58		98
100+	\$287.89	\$362.32	\$431.12	\$483.13	\$593.63	\$663.53	\$437.56	\$568.33	\$690.39	\$768.93	\$931.82	\$1,033.38	\$493.16	\$650.40	\$797.61		\$1,080.92		100+

Part	ļ					Annual Prer	mium per \$3	00 Monthly	Benefit Amo	unt After 10	% Phase 2 li	ncrease (Re	sulting in 21	% Cumulativ	e Increase)					
2								0.1/	Αι	ıto 3% Com	pound Inflati	on	17.0						1.7.	Issue
20																				Age 25
28 577-0 5460 5237-0 5460 5237-0 570	26	\$36.87	\$45.16	\$52.11	\$57.97	\$70.53	\$79.09	\$55.44	\$68.81	\$80.55	\$91.37	\$114.21	\$129.58	\$106.87	\$134.78	\$159.24	\$183.81	\$233.90	\$265.57	26
28   27.58   54.60   50.331   50.91   27.27   50.96   50.76   77.01   54.66   56.02   51.023   51.024   51.006   51.025   51.006   51.025   51.006   51.025															4.00.00					27 28
1975																				28 29
32 5820 54689 584-58 590.51 573-88 58229 580.78 575-81 580.77 575-81 580.77 580.52 575-81 580.77 580.52 575-81 580.77 580.52 575-81 580.77 580.52 580.52 580.78 580.52 580.78 580.52 580.78 580.52 580.78 580.52 580.78 580.52 580		\$37.80	\$46.35	\$53.70		\$72.81	\$81.62			\$85.90	\$97.65	\$122.36		\$112.08			\$192.90	\$245.94	\$279.60	30
30 S183.4 \$77.16 \$55.17 \$80.91 \$77.40 \$83.02 \$83.02 \$80.71 \$70.01 \$10.02 \$10.02 \$10.02 \$10.00 \$14.00 \$14.00 \$17.17 \$10.00 \$20.011 \$25.64 \$20.00 \$10.0					****** <b>-</b>			+							4	4				31
Sect																		\$252.21 \$255.41		32 33
\$\ \begin{array}{cccccccccccccccccccccccccccccccccccc																				34
37   38.55   54.50   56.60   56.60   57.76   587.36   586.95   582.66   582.64   511.05   511.05   511.07   515.76   516.06   521.06   521.05   531.05   5																				35
38   \$49.44   \$57.57   \$64.52   \$77.66   \$88.75   \$87.66   \$88.75   \$87.66   \$88.75   \$87.66   \$88.75   \$87.66   \$87.76   \$88.75   \$87.66   \$87.76   \$87.76   \$87.76   \$87.75																				36 37
39   340.34   \$40.96   \$50.27   \$50.0																				38
41			\$49.96			\$79.75	\$89.77				\$115.15	\$145.07	\$164.97	\$125.16	\$157.89	\$187.02	\$216.55	\$276.93	\$315.39	39
42   41.54   \$51.69   \$90.51   \$37.60   \$82.96   \$93.38   \$72.56   \$80.97   \$107.00   \$102.28   \$151.07   \$172.28   \$151.07   \$172.37   \$22.66   \$22.68   \$22.27   \$173.71   \$22.68   \$22.27   \$173.71   \$22.68   \$22.27   \$173.71   \$22.68   \$22.27   \$173.71   \$22.28   \$22.27   \$23.28   \$22.27   \$23.28   \$22.27   \$23.28   \$22.28   \$23.28																				40 41
43 44.56 \$22.77 \$16.86 \$80.20 \$8.00 \$85.20 \$7.50 \$85.20 \$7.50 \$85.20 \$7.50 \$85.20 \$7.50 \$85.20 \$7.50 \$85.20 \$7.50 \$85.20 \$7.50 \$85.20 \$7.50 \$85.20 \$7.50 \$85.20 \$7.50 \$85.20 \$7.50 \$7.50 \$95.20 \$7.50 \$7.50 \$95.20 \$7.50 \$7.50 \$95.20 \$7.50 \$7.50 \$95.20 \$7.50 \$7.50 \$95.20 \$7.50 \$7.50 \$95.20 \$7.50 \$95.20 \$95.20 \$7.50 \$95.20 \$95.																				41
Section   Sect																				43
46																				44
47 54-27 55-57 58-53 577-0 58-54 58-59 574-0 58-54 58-59 58-49 58-59 58-																				45 46
9 \$46.83 \$57.71 \$88.12 \$76.55 \$84.45 \$70.600 \$90.04 \$113.95 \$132.05 \$148.14 \$181.04 \$207.32 \$141.41 \$182.22 \$215.88 \$20.000 \$221.53 \$386.95 \$73.14 \$1.51 \$1.51 \$47.29 \$59.99 \$70.93 \$77.75 \$88.99 \$111.29 \$88.99 \$123.97 \$12.25 \$148.41 \$181.04 \$212.15 \$140.04 \$181.05 \$22.00 \$181.05 \$22.00 \$181.05 \$20.00 \$181.05 \$20.00 \$	47	\$44.21	\$55.57	\$65.33	\$73.34	\$90.30	\$101.78	\$83.49	\$104.73	\$122.50	\$138.80	\$173.00	\$197.03	\$139.73	\$176.61	\$209.20	\$242.73	\$311.11	\$355.06	47
Select   S																				48
51 S47.29 \$560.98 \$70.93 \$79.75 \$98.69 \$711.28 \$98.99 \$112.29 \$116.08 \$109.26 \$122.29 \$184.84 \$165.37 \$198.37 \$22.37 \$150.37 \$109.37 \$22.37 \$150.37 \$22.37 \$150.37 \$109.37 \$22.37 \$150.37 \$109.37 \$22.37 \$150.37 \$109.37 \$22.37 \$109.37 \$22.37 \$109.37 \$22.37 \$109.37 \$22.37 \$109.37 \$22.37 \$109.37 \$22.37 \$109.37 \$22.37 \$109.37 \$20.37 \$109.37 \$22.37 \$109.37 \$													\$207.32				\$254,61			49 50
54 \$48.90 \$56.16 \$7.00 \$48.60 \$105.77 \$40.00 \$105.00 \$194.92 \$154.15 \$188.72 \$201.44 \$2225.00 \$153.35 \$191.40 \$2229.00 \$267.17 \$343.31 \$332.06 \$4 \$40.00 \$40	51	\$47.29	\$59.98	\$70.93	\$79.75	\$98.59	\$111.28	\$98.99	\$123.97	\$142.80	\$158.16	\$191.42	\$218.14	\$148.69	\$188.08	\$222.83	\$258.74	\$332.22	\$379.38	51
44         549.70         \$63.18         \$75.06         \$84.55         \$104.86         \$113.85         \$112.49         \$140.67         \$117.56         \$150.20         \$211.36         \$152.00         \$217.56         \$157.66         \$157.56																				52
56 \$55.03 \$69.42 \$89.16 \$106.07 \$110.07 \$111.56 \$146.67 \$160.30 \$211.86 \$241.30 \$158.20 \$200.38 \$273.38 \$275.99 \$354.79 \$405.15 \$156.50 \$150.07 \$150.0																				53 54
56 \$55.31 \$69.73 \$82.42 \$93.12 \$115.82 \$131.04 \$123.03 \$153.76 \$174.46 \$139.70 \$223.68 \$271.98 \$177.6 \$223.68 \$279.99 \$177.6 \$223.68 \$279.99 \$177.6 \$223.68 \$279.99 \$177.6 \$223.68 \$279.99 \$177.6 \$223.68 \$279.99 \$177.6 \$223.68 \$279.99 \$177.6 \$223.68 \$279.99 \$177.6 \$223.68 \$279.99 \$177.6 \$223.68 \$279.99 \$177.6 \$223.68 \$279.99 \$177.6 \$223.68 \$279.99 \$177.6 \$223.68 \$279.99 \$177.6 \$223.69 \$279.99 \$279.00 \$279		<b>+</b> . <b>-</b>		4.0.00	+			T												55
88 565.05 \$80.82 \$86.30 \$100.32 \$113.85 \$151.75 \$150.60 \$169.13 \$191.09 \$207.19 \$253.14 \$227.05 \$227.00 \$316.20 \$400.83 \$440.83 \$407.50 \$100.32 \$113.85 \$112.076 \$151.88 \$172.40 \$140.08 \$156.26 \$210.53 \$227.49 \$225.07 \$225.55 \$193.96 \$247.80 \$229.67 \$346.26 \$449.11 \$514.44 \$409.39 \$409.39 \$409.30 \$409.							\$131.04											\$371.90	\$424.93	56
589         86         386         30         5100.22         \$117.82         \$114.214         \$117.27         \$200.00         \$217.07         \$288.63         \$306.83         \$182.44         \$117.72         \$200.00         \$217.07         \$228.63         \$232.761         \$282.06         \$330.88         \$182.84         \$217.77         \$288.63         \$306.83         \$183.96         \$227.761         \$282.771         \$282.761         \$282.761         \$282.761 </td <td></td> <td>57 58</td>																				57 58
61 S79.62 S97.25 S112.21 S127.70 S160.83 S182.74 S156.30 S194.90 S220.68 S238.32 S302.64 S346.56 S201.97 S256.61 S309.12 S362.27 S470.76 S539.56 S359.33 S131.54 S130.76 S139.55 S130.33 S140.44 S240.48 S254.65 S109.39 S131.54 S130.76 S139.55 S130.77 S149.08 S180.08 S213.67 S240.65 S252.36 S240.65 S257.61 S20.09 S225.76 S280.08 S245.44 S404.49 S524.85 S601.39 S111.09 S124.50 S142.50 S142.5	00																			59
\$\frac{8}{84.43}\$\$ \frac{\$102.73}{\$118.22}\$\$ \frac{\$118.22}{\$134.65}\$\$ \frac{\$199.03}{\$195.03}\$\$ \frac{\$154.04}{\$180.05}\$\$ \frac{\$224.40}{\$224.40}\$\$ \frac{\$284.81}{\$226.40}\$\$ \frac{\$284.60}{\$225.60}\$\$ \frac{\$252.60}{\$225.00}\$\$ \frac{\$225.00}{\$225.00}\$\$ \frac{\$257.12}{\$236.60}\$\$ \frac{\$250.60}{\$225.00}\$\$ \frac{\$252.60}{\$225.00}\$\$ \frac{\$252.00}{\$226.00}\$\$																				60
\$\ \text{833}\$ \text{8313.54} \text{810.78} \text{8140.08} \text{8180.08} \text{821.87} \text{817.313} \text{215.61} \text{8240.06} \text{824.48} \text{820.08} \text{8327.16} \text{822.19} \text{822.20} \text{200.08} \text{232.15} \text{200.08} \text{200.08} \text{232.15} \text{200.08} 200	٠.																			61 62
66 S1119.06 5146.15 515.59 \$177.79 \$224.55 \$25.28 \$192.09 \$240.05 \$271.67 \$313.52 \$400.88 \$467.66 \$259.82 \$331.42 \$395.27 \$464.07 \$593.78 \$678.88 \$678																				63
66   \$119.96   \$146.16   \$169.44   \$192.24   \$224.273   \$275.99   \$200.59   \$250.85																				64
67 \$128.78 \$157.09 \$181.01 \$206.53 \$261.02 \$296.82 \$214.67 \$267.30 \$302.03 \$364.82 \$465.27 \$530.33 \$298.83 \$300.18 \$452.18 \$524.22 \$577.9 \$582.57 \$69 \$163.78 \$200.51 \$221.76 \$263.49 \$320.51 \$224.76 \$263.49 \$325.18 \$259.99 \$326.08 \$375.50 \$442.29 \$559.17 \$535.46 \$355.20 \$433.52 \$540.62 \$621.66 \$788.68 \$396.21 \$70 \$181.27 \$222.16 \$252.16 \$27.15 \$281.87 \$366.16 \$415.44 \$28.90 \$40.12 \$40.																				65 66
88   \$146.28   \$178.74   \$206.39   \$234.97   \$296.03   \$236.37   \$236.18   \$295.22   \$336.77   \$401.69   \$510.03   \$580.56   \$325.82   \$415.17   \$494.40   \$571.08   \$727.90   \$828.75   \$70.51   \$717.90   \$727.90   \$828.75   \$70.51   \$717.90   \$727.90   \$728.60   \$727.90   \$728.60   \$727.90   \$728.60   \$727.90   \$728.60   \$727.90   \$728.60   \$72																				67
\$\frac{5}{181}27\$   \$\frac{5}{222.16}   \$\frac{5}{257.15}   \$\frac{5}{20187}   \$\frac{5}{2586.16}   \$\frac{5}{4415.46}   \$\frac{5}{2586.01}   \$\frac{5}{3401.02}   \$\frac{5}{34		\$146.28	\$178.74		\$234.97	\$296.03	\$336.37	\$236.18	\$295.22	\$336.77	\$401.69	\$510.03	\$580.56	\$325.82	\$415.17	\$494.40	\$571.08	\$727.90	\$828.75	68
\$198.78   \$243.93   \$282.94   \$320.33   \$401.28   \$454.98   \$314.72   \$337.68   \$466.74   \$536.35   \$572.06   \$761.43   \$422.26   \$546.42   \$737.02   \$302.787   \$302.787   \$304.64.22   \$737.02   \$302.787   \$302.887   \$302.787   \$																				69 70
\$\frac{1}{2}   \qq																				70 71
\$\frac{2}{7}\$   \$\frac{2}{7}		\$216.27		\$307.78	\$348.79	\$436.43	\$494.66	\$346.39	\$439.09	\$520.58	\$590.84	\$736.86	\$833.31	\$460.47	\$590.84	\$706.93	\$803.91	\$1,002.95	\$1,133.45	72
To   S310.59   S386.33   S461.65   S507.62   S622.11   S700.06   S471.81   S604.60   S722.15   S812.99   S100.228   S1.126.52   S609.69   S701.09   S953.38   S1.74.95   S1.249.0 S1.490.67   S1.347.87   S42.54   S49.64   S49.64   S42.54   S49.64																				73 74
\$\ \begin{array}{c c c c c c c c c c c c c c c c c c c																				74 75
\$402.35   \$503.88   \$592.31   \$663.25   \$816.06   \$918.65   \$516.76   \$797.90   \$999.13   \$1,073.25   \$1,311.00   \$1,469.95   \$776.25   \$1,016.57   \$1,233.38   \$1,233.85   \$1,886.76   \$1,898.42   \$1,995.20   \$1,445.75	76	\$341.97	\$426.54	\$499.61	\$560.52	\$692.10	\$780.54	\$522.98	\$672.60	\$805.38	\$904.23	\$1,110.49	\$1,248.61	\$669.52	\$871.90	\$1,053.31	\$1,184.23	\$1,453.66	\$1,633.20	76
\$431.48   \$441.15   \$636.93   \$712.93   \$876.17   \$986.31   \$656.16   \$850.66   \$1,024.19   \$1,145.49   \$1,396.89   \$1,564.27   \$819.53   \$1,075.61   \$1,307.12   \$1,463.28   \$1,985.20				+	+	4.00.00				+	+ .,	<b>+</b> · , <b>=</b> · · · · ·	+ . ,			+ .,	4 . ,	+ .,	4 - 1 - 0 - 0 - 0	77 78
8480.47 \$578.28 \$861.88 \$762.76 \$986.29 \$1,051.97 \$868.12 \$906.91 \$1,093.64 \$1,022.43 \$1,388.40 \$1,664.59 \$865.23 \$1,138.14 \$1,385.27 \$1,549.71 \$1,886.07 \$2,108.89 \$1.8																				78 79
2 \$518.44 \$652.69 \$771.05 \$662.15 \$1,056.52 \$1,165.29 \$790.42 \$1,031.01 \$1,247.27 \$1,391.95 \$1,689.84 \$1,885.14 \$964.35 \$1,272.65 \$1,555.72 \$1,738.33 \$2,109.03 \$2,349.48 \$4 \$356.55 \$701.85 \$892.86 \$1,137.35 \$1,248.85 \$41.85 \$1,098.87 \$1,309.05 \$1,248.05 \$2,007.37 \$1,002.72 \$1,330.50 \$7,186.10 \$1,248.25 \$2,256.65 \$2,236.65 \$2	80	\$460.47	\$578.28	\$681.68	\$762.76	\$936.29	\$1,051.97	\$698.12	\$906.91	\$1,093.64	\$1,222.43	\$1,488.40	\$1,664.59	\$865.23	\$1,138.14	\$1,385.27	\$1,549.71	\$1,886.07	\$2,106.89	80
3 \$556.51 \$701.84 \$830.83 \$928.68 \$1,137.35 \$1,274.80 \$841.18 \$1,098.87 \$1,330.90 \$1,484.79 \$1,800.98 \$2,007.37 \$1,009.72 \$1,350.67 \$1,651.09 \$1,844.26 \$2,235.66 \$2,488.40 \$594.72 \$751.15 \$890.03 \$995.20 \$1,218.02 \$1,364.43 \$895.15 \$1,171.14 \$1,420.13 \$1,583.77 \$1,919.34 \$2,137.48 \$1,080.29 \$1,431.76 \$1,752.36 \$1,854.56 \$2,369.92 \$2,853.61 \$3,674.87 \$1,979.50 \$2,079.90 \$2,242.75 \$1,200.10 \$1,128.12 \$1,379.65 \$1,543.56 \$1,013.77 \$1,391.01 \$1,610.0 \$1,228.12 \$1,379.65 \$1,543.56 \$1,013.77 \$1,391.01 \$1,610.0 \$1,228.12 \$1,379.65 \$1,543.56 \$1,013.77 \$1,391.01 \$1,610.0 \$1,228.12 \$1,179.13 \$1,010.75 \$1,255.66 \$1,973.71 \$2,202.40 \$2,666.22 \$2,956.61 \$2,340.43 \$1,040.45 \$1,040.																				81 82
48         \$594.72         \$751.15         \$890.08         \$995.20         \$1,218.02         \$1,218.02         \$1,281.03         \$995.15         \$1,628.03																				82
86 \$770.86 \$849.59 \$1,009.10 \$1,128.12 \$1,378.65 \$1,643.56 \$1,643.	84	\$594.72	\$751.15	\$890.08	\$995.20	\$1,218.02	\$1,364.43	\$895.15	\$1,171.14	\$1,420.13	\$1,583.77	\$1,919.34	\$2,137.48	\$1,080.29	\$1,431.76	\$1,752.36	\$1,956.60	\$2,369.92	\$2,635.61	84
87 5708.93 \$898.76 \$1,086.54 \$1,194.64 \$1,460.34 \$1,633.06 \$1,078.83 \$1,417.59 \$1,922.15 \$2,232.34 \$2,580.97 \$1,280.94 \$1,705.21 \$2,004.60 \$2,336.65 \$2,822.29 \$3,131.61 \$7,750.99 \$7,770.99 \$9,99.19 \$1,177.13 \$1,316.60 \$1,611.15 \$1,801.92 \$1,177.41 \$1,548.38 \$1,885.14 \$2,100.08 \$2,494.14 \$2,249.35 \$2,698.80 \$1,333.70 \$1,774.39 \$2,180.50 \$2,332.59 \$2,902.14 \$3,262.13 \$3,397.97 \$90 \$816.87 \$1,003.47 \$1,231.38 \$1,377.51 \$1,686.50 \$1,886.48 \$1,233.11 \$1,618.42 \$1,970.50 \$2,195.18 \$2,655.92 \$2,951.01 \$1,445.79 \$1,922.94 \$2,363.11 \$2,685.59 \$2,352.49 \$3,062.54 \$3,397.97 \$1,988.87 \$1,989.89 \$1,289.81 \$1,389																				85
88 \$745.00 \$944.04 \$1,122.77 \$1,255.65 \$1,535.60 \$1,717.49 \$1,127.98 \$1,481.50 \$1,803.52 \$2,009.11 \$2,249.35 \$2,089.80 \$1,333.70 \$1,774.03 \$2,180.50 \$2,243.26 \$2,240.44 \$3,262.13 \$2,809.91 \$1,177.13 \$1,316.80 \$1,316.80 \$1,811.15 \$1,804.25 \$1,197.40 \$1,197.41 \$1,197.41 \$1,197.42 \$1,197.41 \$1,197.42 \$1,197.41 \$1,197.42 \$1,197.41 \$1,197.42 \$1,197.42 \$1,197.42 \$1,197.42 \$1,197.43 \$1,197.																				86 87
90 \$816.87 \$1,034.47 \$1,231.38 \$1,377.51 \$1,686.50 \$1,886.48 \$1,233.11 \$1,818.24 \$1,970.50 \$2,195.18 \$2,295.57 \$2,295.10 \$1,445.79 \$1,922.94 \$2,363.11 \$2,636.55 \$3,189.58 \$3,539.58 \$1,970.89 \$2,295.81 \$1,970.87 \$2,295.78 \$2,29	88	\$745.00	\$944.04	\$1,122.77	\$1,255.56	\$1,535.69	\$1,717.49	\$1,127.98	\$1,481.59	\$1,803.52	\$2,009.11	\$2,429.35	\$2,698.80	\$1,333.70	\$1,774.93	\$2,180.50	\$2,432.56	\$2,940.44	\$3,262.13	88
91 \$852.93 \$1,079.76 \$1,285.61 \$1,438.67 \$1,761.85 \$1,970.89 \$1,289.35 \$1,691.31 \$2,059.74 \$2,224.67 \$2,776.95 \$3,085.79 \$1,505.36 \$2,001.48 \$2,460.08 \$2,744.89 \$3,321.97 \$3,687.06 \$2,288.87 \$1,714.92 \$1,339.89 \$1,439.48 \$1,437.18 \$2,055.32 \$1,348.14 \$1,767.58 \$2,219.88 \$2,398.36 \$2,903.44 \$3,226.72 \$1,567.20 \$2,003.25 \$2,560.03.25 \$2,560.08 \$2,474.89 \$3,321.97 \$3,687.06 \$3,493.87 \$1,154.44 \$1,374.85 \$1,638.76 \$1,886.21 \$2,109.83 \$1,381.93 \$1,809.67 \$2,203.48 \$2,454.74 \$2,297.98 \$3,320.07 \$1,600.34 \$2,125.05 \$2,611.67 \$2,914.27 \$3,529.56 \$3,916.81 \$98.99 \$1,154.44 \$1,374.85 \$1,658.67 \$2,203.48 \$2,454.74 \$2,297.98 \$3,302.07 \$1,600.34 \$2,125.05 \$2,611.67 \$2,914.27 \$3,529.56 \$3,916.81 \$98.99 \$1,154.44 \$1,374.85 \$1,617.43 \$1,984.13 \$2,218.96 \$1,465.37 \$1,885.03 \$1,852.87 \$2,172.47 \$1,494.5 \$1,658.64 \$2,033.15 \$2,273.47 \$1,488.40 \$1,942.18 \$2,362.16 \$2,631.74 \$3,187.45 \$3,538.65 \$1,703.87 \$2,255.65 \$2,769.59 \$3,031.29 \$3,673.30 \$4,155.00 \$1,213.34 \$1,444.59 \$1,617.43 \$1,696.15 \$2,002.17 \$2,237.97 \$1,985.05 \$1,277.3 \$2,993.64 \$3,026.36 \$3,621.19 \$1,735.00 \$5,263.27 \$3,152.99 \$3,031.29 \$3,822.91 \$4,237.55 \$98.53 \$1,033.00 \$1,301.64 \$1,549.17 \$1,735.59 \$2,131.20 \$2,382.47 \$1,563.87 \$2,205.96 \$2,276.63 \$3,339.60 \$3,705.63 \$1,776.27 \$2,347.07 \$2,880.20 \$3,215.64 \$3,899.98 \$4,327.75 \$98.55 \$2,276.05 \$3,319.00 \$3,776.05 \$2,377.07 \$2,880.20 \$3,215.64 \$3,899.98 \$4,327.75 \$1,563.87 \$2,205.65 \$2,776.95 \$3,774.80 \$2,377.05 \$2,394.23 \$2,394.23 \$2,397.11 \$3,279.40 \$2,477.11 \$1,603.01 \$2,044.65 \$2,276.63 \$3,379.00 \$3,776.05 \$2,374.23 \$2,492.23 \$2,977.11 \$3,279.40 \$2,477.11 \$3,279.40 \$2,375.50 \$3,774.80 \$2,477.11 \$3,279.40 \$2,375.50 \$3,774.80 \$2,477.11 \$3,279.40 \$3,477.61 \$2,375.50 \$3,477.61 \$2,347.07 \$2,880.20 \$3,215.64 \$3,899.98 \$4,327.71			+																	89
92 \$888.87 \$1,124.92 \$1,339.98 \$1,499.48 \$1,837.18 \$2,055.32 \$1,348.14 \$1,767.58 \$2,152.98 \$2,398.36 \$2,903.44 \$3,226.72 \$1,567.20 \$2,083.25 \$2,560.94 \$2,857.50 \$3,459.83 \$3,840.54 \$932.99 \$1,154.44 \$1,154.85 \$1,354.85 \$1,254.67 \$2,164.33 \$1,381.93 \$1,809.67 \$2,203.48 \$2,454.74 \$2,457.19 \$3,020.77 \$1,600.34 \$2,125.05 \$2,611.57 \$2,291.427 \$3,529.56 \$3,916.83 \$1,409.72 \$1,578.17 \$1,939.23 \$2,164.33 \$1,446.59 \$1,617.43 \$1,984.13 \$2,218.96 \$1,462.07 \$1,887.03 \$2,265.17 \$2,512.31 \$3,042.11 \$3,302.17 \$1,634.13 \$2,716.98 \$2,611.57 \$2,327.96 \$3,094.69 \$4,074.05 \$6,984.92 \$1,242.74 \$1,479.45 \$1,666.84 \$2,033.15 \$2,273.47 \$1,488.46 \$1,942.18 \$2,362.16 \$2,861.17 \$3,187.45 \$3,538.65 \$1,763.87 \$2,275.55 \$3,095.59 \$3,091.64 \$3,747.29 \$4,155.00 \$97.80 \$1,033.00 \$1,031.64 \$1,549.17 \$1,735.53 \$2,131.20 \$2,382.47 \$1,484.85 \$1,492.17 \$2,327.96 \$1,563.87 \$2,005.96 \$2,474.65 \$2,756.63 \$3,393.60 \$3,705.63 \$1,776.27 \$2,347.07 \$2,880.20 \$3,215.64 \$3,899.89 \$4,321.77 \$1,484.85 \$1,492.17 \$1,684.03 \$2,149.77 \$1,494.07 \$1,494.07 \$1,495.17 \$1,684.03 \$2,149.17 \$1,684.03 \$2,149.17 \$1,684.03 \$2,149.17 \$1,684.03 \$2,149.17 \$1,684.03 \$2,149.17 \$1,684.03 \$2,149.17 \$1,684.03 \$2,149.17 \$1,684.03 \$2,149.17 \$1,684.03 \$2,149.17 \$1,684.03 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17 \$2,149.17																				90 91
93 \$912.91 \$1,154.44 \$1,374.85 \$1,538.76 \$1,886.21 \$2,109.83 \$1,891.93 \$1,890.95 \$2,203.48 \$2,454.74 \$2,2971.98 \$3,302.07 \$1,680.34 \$2,125.05 \$2,611.57 \$2,914.27 \$3,529.56 \$3,916.81 \$4,927.57 \$1,838.28 \$1,409.72 \$1,539.57 \$1,838.28 \$1,409.72 \$1,539.57 \$1,538.28 \$1,409.72 \$1,539.57 \$1,538.28 \$1,409.72 \$1,539.57 \$1,538.28 \$1,409.72 \$1,539.57 \$1,538.28 \$1,409.72 \$1,539.57 \$1,538.28 \$1,409.72 \$1,539.57 \$1,538.28 \$1,409.72 \$1,539.57 \$1,538.57 \$1,539.57 \$1,5																				92
95 \$861.00 \$1,213.34 \$1,444.59 \$1,617.43 \$1,984.13 \$2,218.96 \$1,462.07 \$1,807.03 \$2,308.06 \$2,671.06 \$3,115.97 \$3,457.95 \$1,688.60 \$2,211.22 \$2,715.89 \$3,031.29 \$3,673.30 \$4,074.05 \$984.92 \$1,242.74 \$1,479.45 \$1,656.84 \$2,033.15 \$2,273.47 \$1,488.40 \$1,942.18 \$2,362.16 \$2,631.74 \$3,187.45 \$3,538.65 \$1,703.87 \$2,255.65 \$2,769.59 \$3,001.54 \$3,747.29 \$4,155.00 \$7 \$1,008.96 \$1,272.26 \$1,514.30 \$1,996.12 \$2,082.17 \$2,2327.96 \$1,525.67 \$1,988.53 \$2,417.73 \$2,693.46 \$3,262.06 \$3,621.19 \$1,799.66 \$2,300.85 \$2,282.43 \$3,152.99 \$3,822.91 \$4,237.55 \$98 \$1,033.00 \$1,301.64 \$1,549.17 \$1,735.53 \$2,131.20 \$2,382.47 \$1,563.87 \$2,085.96 \$2,474.65 \$2,756.63 \$3,393.60 \$3,705.63 \$1,776.27 \$2,347.07 \$2,880.20 \$3,215.64 \$3,899.98 \$4,321.71 \$9,540.03 \$2,084.85 \$2,262.88 \$2,262.88 \$2,262.38 \$3,792.04 \$1,813.67 \$2,394.23	93	\$912.91	\$1,154.44	\$1,374.85	\$1,538.76	\$1,886.21	\$2,109.83	\$1,381.93	\$1,809.67	\$2,203.48	\$2,454.74	\$2,971.98	\$3,302.07	\$1,600.34	\$2,125.05	\$2,611.57	\$2,914.27	\$3,529.56	\$3,916.81	93
96 \$984.92 \$1,242.74 \$1,479.45 \$1,656.84 \$2,033.15 \$2,273.47 \$1,488.40 \$1,942.18 \$2,362.16 \$2,631.74 \$3,187.45 \$3,538.65 \$1,703.87 \$2,255.56 \$2,769.59 \$3,091.54 \$3,747.29 \$4,155.00 \$97 \$1,008.96 \$1,272.26 \$1,514.30 \$1,696.12 \$2,082.17 \$2,327.96 \$1,525.67 \$1,988.53 \$2,417.73 \$2,693.46 \$3,262.66 \$3,621.19 \$1,739.66 \$2,300.85 \$2,824.37 \$3,152.99 \$3,822.91 \$4,237.55 \$98 \$1,033.00 \$1,301.64 \$1,549.17 \$1,735.53 \$2,131.20 \$2,382.47 \$3,1563.87 \$2,035.96 \$2,474.65 \$2,766.63 \$3,333.96 \$3,705.63 \$1,776.27 \$2,347.07 \$2,880.20 \$3,215.46 \$3,899.98 \$4,321.71 \$99 \$1,057.06 \$1,331.17 \$1,584.03 \$1,774.80 \$2,180.22 \$2,437.11 \$1,603.01 \$2,084.45 \$2,532.88 \$2,281.30 \$3,418.42 \$3,792.04 \$1,813.67 \$2,394.23 \$2,397.11 \$3,279.49 \$3,978.67 \$4,076.11		+	+·,···-																	94
97 \$1,008.96 \$1,272.26 \$1,514.30 \$1,696.12 \$2,082.17 \$2,327.96 \$1,525.67 \$1,988.53 \$2,417.73 \$2,693.46 \$3,262.66 \$3,621.19 \$1,739.66 \$2,300.85 \$2,824.37 \$3,152.99 \$3,822.91 \$4,237.55 \$91,033.00 \$1,301.64 \$1,549.17 \$1,735.53 \$2,131.20 \$2,382.47 \$1,558.87 \$2,035.96 \$2,474.65 \$2,756.63 \$3,333.96.0 \$3,705.63 \$1,776.27 \$2,347.07 \$2,880.20 \$3,215.64 \$3,899.8 \$4,321.71 \$91,057.06 \$1,331.17 \$1,584.03 \$1,774.80 \$2,180.22 \$2,437.11 \$1,603.01 \$2,084.45 \$2,522.88 \$2,282.30 \$3,418.42 \$3,792.04 \$1,813.67 \$2,394.23 \$2,997.11 \$3,279.49 \$3,978.67 \$4,407.61																				95 96
99 \$1,057.06 \$1,331.17 \$1,584.03 \$1,774.80 \$2,180.22 \$2,437.11 \$1,603.01 \$2,084.45 \$2,532.88 \$2,821.30 \$3,418.42 \$3,792.04 \$1,813.67 \$2,394.23 \$2,937.11 \$3,279.49 \$3,978.67 \$4,407.61		+ .,	+ -,	+ - ,	+·,	\$2,082.17	\$2,327.96	\$1,525.67	\$1,988.53	\$2,417.73	\$2,693.46	\$3,262.66	\$3,621.19	\$1,739.66	\$2,300.85	\$2,824.37	\$3,152.99	\$3,822.91	\$4,237.55	97
																				98 99
100+ \$1,081.10 \$1,360.55 \$1,618.90 \$1,814.20 \$2,229.11 \$2,491.61 \$1,643.08 \$2,134.14 \$2,592.46 \$2,887.42 \$3,499.10 \$3,880.48 \$1,851.88 \$2,442.31 \$2,995.09 \$3,344.54 \$4,058.95 \$4,495.24																				99 100+

ŀ				N	Monthly Pren	nium per \$3	00 Monthly E	Benefit Amou				sulting in 21	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option					o 3% Comp					Au	to 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25 26	\$3.88 \$3.91	\$4.70 \$4.73	\$5.37 \$5.41	\$5.94 \$5.97	\$7.18 \$7.25	\$8.05 \$8.11	\$5.65 \$5.73	\$6.96 \$7.06	\$8.07 \$8.21	\$9.12 \$9.28	\$11.35 \$11.54	\$12.93 \$13.16	\$10.60 \$10.73	\$13.22 \$13.39	\$15.50 \$15.69	\$17.80 \$18.02	\$22.55 \$22.84	\$25.56 \$25.89	25 26
27	\$3.92	\$4.75	\$5.45	\$6.03	\$7.25	\$8.18	\$5.73 \$5.82	\$7.06	\$8.34	\$9.44	\$11.74	\$13.10	\$10.73	\$13.54	\$15.87	\$18.24	\$23.12	\$26.24	27
28	\$3.95	\$4.80	\$5.49	\$6.07	\$7.36	\$8.24	\$5.91	\$7.28	\$8.47	\$9.59	\$11.95	\$13.62	\$10.98	\$13.70	\$16.07	\$18.46	\$23.42	\$26.58	28
29	\$3.97	\$4.82	\$5.53	\$6.12	\$7.41	\$8.32	\$6.00	\$7.39	\$8.60	\$9.76	\$12.14	\$13.86	\$11.11	\$13.86	\$16.26	\$18.68	\$23.71	\$26.91	29
30	\$3.99	\$4.85	\$5.57	\$6.16	\$7.48	\$8.37	\$6.08	\$7.51	\$8.73	\$9.91	\$12.35	\$14.10	\$11.24	\$14.03	\$16.46	\$18.91	\$24.00	\$27.26	30
31 32	\$4.00 \$4.03	\$4.87 \$4.92	\$5.60 \$5.64	\$6.20 \$6.25	\$7.54 \$7.59	\$8.45 \$8.50	\$6.18 \$6.28	\$7.63 \$7.76	\$8.88 \$9.03	\$10.08 \$10.25	\$12.57 \$12.79	\$14.34 \$14.60	\$11.37 \$11.51	\$14.19 \$14.37	\$16.65 \$16.84	\$19.14 \$19.37	\$24.31 \$24.61	\$27.61 \$27.96	31 32
33	\$4.06	\$4.94	\$5.68	\$6.29	\$7.65	\$8.58	\$6.38	\$7.88	\$9.17	\$10.42	\$13.01	\$14.85	\$11.64	\$14.53	\$17.05	\$19.61	\$24.93	\$28.33	33
34	\$4.08	\$4.97	\$5.72	\$6.34	\$7.71	\$8.64	\$6.48	\$8.00	\$9.32	\$10.59	\$13.23	\$15.10	\$11.77	\$14.71	\$17.26	\$19.86	\$25.25	\$28.69	34
35 36	\$4.10 \$4.14	\$4.99 \$5.06	\$5.76 \$5.83	\$6.38 \$6.46	\$7.76 \$7.87	\$8.71 \$8.83	\$6.57 \$6.69	\$8.13 \$8.29	\$9.47 \$9.67	\$10.76 \$10.98	\$13.46 \$13.75	\$15.36 \$15.69	\$11.92 \$12.08	\$14.87 \$15.08	\$17.46 \$17.69	\$20.10 \$20.37	\$25.55 \$25.92	\$29.06 \$29.48	35 36
37	\$4.14	\$5.06 \$5.12	\$5.03 \$5.91	\$6.55	\$7.07	\$8.95	\$6.81	\$8.45	\$9.87	\$10.96	\$14.04	\$16.01	\$12.00	\$15.08	\$17.09	\$20.57	\$26.28	\$29.40	37
38	\$4.22	\$5.18	\$5.97	\$6.63	\$8.09	\$9.09	\$6.94	\$8.61	\$10.05	\$11.44	\$14.32	\$16.35	\$12.39	\$15.49	\$18.17	\$20.93	\$26.65	\$30.33	38
39	\$4.26	\$5.24	\$6.05	\$6.72	\$8.20	\$9.21	\$7.08	\$8.79	\$10.25	\$11.66	\$14.63	\$16.69	\$12.56	\$15.70	\$18.41	\$21.22	\$27.03	\$30.76	39
40 41	\$4.31 \$4.35	\$5.29 \$5.35	\$6.13 \$6.19	\$6.80 \$6.89	\$8.31 \$8.43	\$9.33 \$9.46	\$7.22 \$7.35	\$8.95 \$9.12	\$10.45 \$10.66	\$11.90 \$12.14	\$14.93 \$15.25	\$17.04 \$17.40	\$12.73 \$12.90	\$15.90 \$16.12	\$18.67 \$18.92	\$21.52 \$21.80	\$27.42 \$27.81	\$31.20 \$31.65	40 41
41	\$4.35 \$4.39	\$5.35 \$5.41	\$6.28	\$6.99	\$8.43 \$8.54	\$9.46	\$7.35 \$7.48	\$9.12	\$10.87	\$12.14	\$15.25 \$15.58	\$17.40	\$12.90	\$16.12	\$19.18	\$21.80	\$27.81	\$32.09	41
43	\$4.43	\$5.47	\$6.36	\$7.06	\$8.64	\$9.70	\$7.62	\$9.48	\$11.09	\$12.65	\$15.90	\$18.14	\$13.23	\$16.56	\$19.44	\$22.41	\$28.59	\$32.55	43
44	\$4.48	\$5.53	\$6.42	\$7.15	\$8.75	\$9.82	\$7.77	\$9.67	\$11.30	\$12.90	\$16.24	\$18.52	\$13.42	\$16.78	\$19.70	\$22.72	\$29.00	\$33.01	44
45 46	\$4.51	\$5.59	\$6.50	\$7.24	\$8.86	\$9.96	\$7.91	\$9.85	\$11.53	\$13.17	\$16.59	\$18.91	\$13.60	\$17.01	\$19.97	\$23.03	\$29.40	\$33.50	45
46 47	\$4.60 \$4.68	\$5.70 \$5.81	\$6.64 \$6.79	\$7.39 \$7.57	\$9.06 \$9.28	\$10.20 \$10.44	\$8.22 \$8.51	\$10.23 \$10.62	\$11.94 \$12.35	\$13.55 \$13.95	\$17.02 \$17.45	\$19.39 \$19.89	\$13.82 \$14.04	\$17.27 \$17.55	\$20.28 \$20.60	\$23.42 \$23.79	\$29.89 \$30.38	\$34.05 \$34.62	46 47
48	\$4.75	\$5.93	\$6.92	\$7.73	\$9.48	\$10.68	\$8.83	\$11.01	\$12.79	\$14.37	\$17.90	\$20.41	\$14.26	\$17.82	\$20.93	\$24.18	\$30.88	\$35.20	48
49	\$4.84	\$6.04	\$7.06	\$7.89	\$9.70	\$10.92	\$9.16	\$11.44	\$13.23	\$14.78	\$18.36	\$20.92	\$14.49	\$18.11	\$21.27	\$24.56	\$31.38	\$35.78	49
50 51	\$4.93	\$6.16	\$7.22	\$8.06	\$9.91	\$11.17	\$9.50 \$9.85	\$11.87	\$13.70	\$15.22	\$18.83	\$21.45 \$22.00	\$14.72	\$18.39	\$21.62	\$24.96	\$31.91	\$36.38	50
51 52	\$4.99 \$5.08	\$6.27 \$6.39	\$7.36 \$7.50	\$8.23 \$8.38	\$10.13 \$10.35	\$11.41 \$11.65	\$9.85 \$10.23	\$12.32 \$12.79	\$14.18 \$14.67	\$15.68 \$16.13	\$19.32 \$19.81	\$22.00	\$14.95 \$15.17	\$18.68 \$18.98	\$21.95 \$22.30	\$25.37 \$25.77	\$32.44 \$32.98	\$36.98 \$37.60	51 52
53	\$5.17	\$6.50	\$7.65	\$8.56	\$10.55	\$11.90	\$10.62	\$13.28	\$15.20	\$16.61	\$20.32	\$23.14	\$15.41	\$19.27	\$22.65	\$26.20	\$33.52	\$38.23	53
54	\$5.24	\$6.61	\$7.79	\$8.72	\$10.77	\$12.14	\$11.01	\$13.78	\$15.73	\$17.11	\$20.83	\$23.74	\$15.65	\$19.58	\$23.01	\$26.62	\$34.08	\$38.86	54
55	\$5.32	\$6.73	\$7.94	\$8.88	\$10.98	\$12.39	\$11.44	\$14.32	\$16.28	\$17.64	\$21.34	\$24.35	\$15.90	\$19.89	\$23.39	\$27.06	\$34.63	\$39.51	55
56 57	\$5.84 \$6.36	\$7.29 \$7.88	\$8.56 \$9.17	\$9.60 \$10.32	\$11.90 \$12.83	\$13.44 \$14.51	\$11.99 \$12.57	\$15.02 \$15.74	\$17.05 \$17.86	\$18.55 \$19.50	\$22.65 \$24.04	\$25.86 \$27.46	\$16.56 \$17.25	\$20.77 \$21.67	\$24.44 \$25.54	\$28.31 \$29.63	\$36.30 \$38.06	\$41.45 \$43.47	56 57
58	\$6.88	\$8.45	\$9.79	\$11.03	\$13.75	\$15.57	\$13.18	\$16.50	\$18.71	\$20.52	\$25.50	\$29.15	\$17.95	\$22.62	\$26.70	\$31.01	\$39.90	\$45.61	58
59	\$7.38	\$9.03	\$10.41	\$11.75	\$14.67	\$16.62	\$13.82	\$17.30	\$19.60	\$21.57	\$27.05	\$30.94	\$18.71	\$23.60	\$27.90	\$32.45	\$41.82	\$47.83	59
60 61	\$7.90 \$8.42	\$9.59	\$11.02	\$12.46	\$15.60	\$17.69	\$14.49	\$18.14	\$20.54	\$22.69	\$28.69	\$32.84	\$19.48	\$24.63 \$25.70	\$29.15	\$33.97	\$43.84	\$50.17	60
62	\$8.93	\$10.18 \$10.75	\$11.64 \$12.25	\$13.18 \$13.90	\$16.53 \$17.45	\$18.74 \$19.81	\$15.19 \$15.92	\$19.01 \$19.91	\$21.52 \$22.55	\$23.86 \$25.12	\$30.45 \$32.30	\$34.86 \$37.00	\$20.30 \$21.13	\$25.70	\$30.46 \$31.82	\$35.54 \$37.17	\$45.96 \$48.18	\$52.62 \$55.19	61 62
63	\$9.87	\$11.88	\$13.56	\$15.38	\$19.33	\$21.93	\$16.79	\$21.00	\$24.20	\$27.12	\$34.79	\$39.82	\$22.66	\$28.71	\$34.03	\$39.67	\$51.25	\$58.64	63
64	\$10.79	\$13.02	\$14.87	\$16.86	\$21.19	\$24.06	\$17.70	\$22.14	\$25.97	\$29.28	\$37.48	\$42.86	\$24.31	\$30.75	\$36.41	\$42.33	\$54.52	\$62.30	64
65 66	\$11.74 \$12.67	\$14.16 \$15.29	\$16.18 \$17.49	\$18.35 \$19.83	\$23.07 \$24.94	\$26.18 \$28.31	\$18.67 \$19.70	\$23.35 \$24.63	\$27.86 \$29.90	\$31.61 \$34.13	\$40.37 \$43.48	\$46.12 \$49.64	\$26.08 \$27.96	\$32.92 \$35.26	\$38.94 \$41.65	\$45.16 \$48.18	\$57.98 \$61.68	\$66.20 \$70.33	65 66
67	\$13.62	\$16.43	\$18.79	\$21.32	\$26.81	\$30.45	\$20.79	\$25.97	\$32.08	\$36.86	\$46.85	\$53.44	\$30.00	\$37.74	\$44.54	\$51.40	\$65.59	\$74.73	67
68	\$15.46	\$18.71	\$21.42	\$24.24	\$30.40	\$34.50	\$23.16	\$28.95	\$35.43	\$40.58	\$51.35	\$58.47	\$32.70	\$41.23	\$48.71	\$55.99	\$71.06	\$80.82	68
69	\$17.30	\$20.98	\$24.05	\$27.19	\$34.01	\$38.57	\$25.80	\$32.30	\$39.13	\$44.68	\$56.29	\$63.98	\$35.66	\$45.02	\$53.25	\$60.98	\$76.99	\$87.40	69
70 71	\$19.15 \$21.01	\$23.24 \$25.52	\$26.69 \$29.30	\$30.12 \$33.06	\$37.62 \$41.23	\$42.61 \$46.67	\$28.74 \$32.02	\$36.03 \$40.17	\$43.23 \$47.76	\$49.20 \$54.18	\$61.70 \$67.63	\$70.00 \$76.59	\$38.87 \$42.38	\$49.17 \$53.71	\$58.22 \$63.67	\$66.43 \$72.36	\$83.41 \$90.38	\$94.51 \$102.21	70 71
72	\$21.01	\$25.52	\$31.93	\$35.98	\$44.84	\$50.73	\$35.68	\$44.79	\$52.77	\$59.64	\$74.12	\$83.82	\$46.22	\$58.66	\$69.64	\$78.80	\$97.91	\$110.51	72
73	\$26.17	\$32.01	\$36.92	\$41.46	\$51.39	\$58.07	\$39.55	\$49.82	\$58.83	\$66.31	\$82.07	\$92.68	\$50.77	\$64.65	\$76.93	\$86.82	\$107.44	\$121.08	73
74 75	\$29.49	\$36.20	\$41.89	\$46.93	\$57.96	\$65.38	\$43.81	\$55.41	\$65.58	\$73.71	\$90.89	\$102.48	\$55.74	\$71.26	\$84.99	\$95.66	\$117.88	\$132.65	74 75
75 76	\$32.81 \$36.14	\$40.41 \$44.63	\$46.86 \$51.83	\$52.39 \$57.85	\$64.52 \$71.09	\$72.72 \$80.06	\$48.55 \$53.81	\$61.62 \$68.53	\$73.11 \$81.51	\$81.95 \$91.11	\$100.66 \$111.47	\$113.30 \$125.28	\$61.20 \$67.20	\$78.54 \$86.56	\$93.90 \$103.73	\$105.38 \$116.11	\$129.34 \$141.91	\$145.33 \$159.23	75 76
77	\$39.45	\$48.84	\$56.82	\$63.32	\$77.65	\$87.38	\$59.63	\$76.22	\$90.87	\$101.30	\$123.44	\$138.55	\$73.80	\$95.39	\$114.62	\$127.90	\$155.73	\$174.46	77
78	\$42.52	\$52.72	\$61.45	\$68.45	\$83.83	\$94.23	\$63.40	\$81.21	\$96.97	\$108.02	\$131.43	\$147.30	\$77.91	\$100.94	\$121.47	\$135.47	\$164.67	\$184.23	78
79 80	\$45.58 \$48.64	\$56.62 \$60.50	\$66.09 \$70.73	\$73.58 \$78.72	\$90.00 \$96.17	\$101.06 \$107.90	\$67.42 \$71.70	\$86.54 \$92.21	\$103.48 \$110.43	\$115.18 \$122.83	\$139.92 \$148.97	\$156.62 \$166.52	\$82.26 \$86.85	\$106.81 \$113.01	\$128.73 \$136.43	\$143.47 \$151.95	\$174.13 \$184.14	\$194.55 \$205.44	79 80
81	\$51.71	\$64.39	\$75.36	\$83.85	\$102.36	\$107.90	\$76.24	\$98.25	\$117.84	\$130.97	\$158.61	\$177.05	\$91.69	\$119.58	\$130.43	\$160.93	\$194.71	\$205.44	81
82	\$54.78	\$68.28	\$80.00	\$88.98	\$108.53	\$121.57	\$81.08	\$104.68	\$125.74	\$139.67	\$168.87	\$188.23	\$96.80	\$126.53	\$153.23	\$170.43	\$205.91	\$229.09	82
83	\$58.81	\$73.44	\$86.17	\$95.84	\$116.83	\$130.76	\$86.25	\$111.49	\$134.08	\$148.86	\$179.83	\$200.26	\$102.45	\$134.11	\$162.62	\$180.81	\$218.27	\$242.64	83
84 85	\$62.82 \$66.86	\$78.60 \$83.73	\$92.35 \$98.52	\$102.71 \$109.57	\$125.11 \$133.42	\$139.95 \$149.14	\$91.74 \$97.59	\$118.75 \$126.48	\$142.97 \$152.44	\$158.66 \$169.13	\$191.50 \$203.92	\$213.06 \$226.67	\$108.44 \$114.79	\$142.16 \$150.69	\$172.59 \$183.17	\$191.83 \$203.52	\$231.39 \$245.29	\$256.99 \$272.21	84 85
86	\$70.88	\$83.73	\$104.69	\$109.57	\$133.42	\$149.14	\$103.80	\$126.48	\$152.44	\$180.27	\$203.92	\$220.67	\$114.79	\$150.69	\$183.17	\$203.52 \$215.93	\$245.29	\$288.31	86 86
87	\$74.91	\$94.04	\$110.86	\$123.29	\$150.01	\$167.50	\$110.39	\$143.50	\$173.31	\$192.14	\$231.24	\$256.56	\$128.59	\$169.31	\$206.31	\$229.09	\$275.65	\$305.37	87
88	\$78.72	\$98.77	\$116.50	\$129.58	\$157.75	\$176.17	\$115.36	\$149.90	\$181.05	\$200.72	\$241.64	\$268.11	\$133.87	\$176.24	\$214.78	\$238.50	\$287.10	\$318.10	88
89 90	\$82.51 \$86.31	\$103.50 \$108.24	\$122.12 \$127.75	\$135.87 \$142.16	\$165.50 \$173.24	\$184.83 \$193.49	\$120.56 \$125.99	\$156.59 \$163.57	\$189.15 \$197.60	\$209.68 \$219.04	\$252.51 \$263.86	\$280.18 \$292.79	\$139.38 \$145.11	\$183.44 \$190.93	\$223.59 \$232.76	\$248.30 \$258.50	\$299.01 \$311.43	\$331.34 \$345.16	89 90
90	\$86.31 \$90.11	\$108.24 \$112.97	\$127.75 \$133.39	\$142.16 \$148.46	\$173.24 \$180.97	\$193.49 \$202.16	\$125.99 \$131.67	\$163.57 \$170.86	\$197.60	\$219.04 \$228.83	\$263.86	\$292.79	\$145.11 \$151.10	\$190.93 \$198.73	\$232.76 \$242.31	\$258.50 \$269.12	\$311.43 \$324.37	\$345.16 \$359.54	90
92	\$93.91	\$117.70	\$139.02	\$154.75	\$188.72	\$210.80	\$137.61	\$178.49	\$215.67	\$239.06	\$288.10	\$319.73	\$157.31	\$206.86	\$252.26	\$280.16	\$337.82	\$374.52	92
93	\$96.45	\$120.78	\$142.64	\$158.82	\$193.74	\$216.41	\$140.99	\$182.63	\$220.61	\$244.54	\$294.76	\$327.03	\$160.64	\$211.00	\$257.25	\$285.73	\$344.63	\$381.96	93
94	\$98.99	\$123.86	\$146.26	\$162.87	\$198.78	\$222.00	\$144.45	\$186.89	\$225.67	\$250.15	\$301.57	\$334.49	\$164.03	\$215.24	\$262.33	\$291.40	\$351.58	\$389.54	94
95 96	\$101.53 \$104.07	\$126.94 \$130.03	\$149.88 \$153.49	\$166.94 \$170.98	\$203.81 \$208.85	\$227.59 \$233.19	\$147.99 \$151.62	\$191.25 \$195.69	\$230.84 \$236.12	\$255.90 \$261.77	\$308.54 \$315.67	\$342.13 \$349.94	\$167.49 \$171.02	\$219.56 \$223.96	\$267.52 \$272.81	\$297.20 \$303.11	\$358.67 \$365.90	\$397.29 \$405.20	95 96
97	\$106.61	\$133.11	\$157.10	\$175.05	\$213.88	\$238.78	\$155.33	\$200.26	\$241.54	\$267.78	\$322.94	\$357.94	\$174.64	\$228.46	\$278.20	\$309.14	\$373.27	\$413.25	97
98	\$109.14	\$136.19 \$139.27	\$160.72	\$179.10 \$183.17	\$218.91 \$223.95	\$244.38 \$249.96	\$159.12 \$163.00	\$204.93	\$247.08	\$273.93 \$280.23	\$330.37 \$337.99	\$366.12 \$374.48	\$178.33	\$233.05 \$237.73	\$283.71	\$315.30 \$321.59	\$380.79	\$421.47 \$429.84	98
99	\$111.68		\$164.34					\$209.70	\$252.76				\$182.09		\$289.32		\$388.45		99

ļ				Q	uarterly Pre	mium per \$3	800 Monthly					esulting in 21	% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Option		ı		Comprehens Aut	ive - 20 Day o 3% Comp			1		Aut	to 5% Comp	ound Inflation	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$11.42	\$13.81	\$15.80	\$17.47	\$21.13	\$23.66	\$16.61	\$20.46	\$23.73	\$26.83	\$33.37	\$37.99	\$31.16	\$38.87	\$45.57	\$52.34	\$66.31	\$75.16	25
26 27	\$11.50 \$11.53	\$13.92 \$13.98	\$15.90 \$16.01	\$17.57 \$17.71	\$21.31 \$21.49	\$23.84 \$24.05	\$16.86 \$17.11	\$20.78 \$21.09	\$24.11 \$24.52	\$27.29 \$27.74	\$33.95 \$34.51	\$38.68 \$39.35	\$31.53 \$31.87	\$39.35 \$39.81	\$46.10 \$46.67	\$52.98 \$53.61	\$67.13 \$67.98	\$76.13 \$77.12	26 27
28	\$11.59	\$14.08	\$16.01	\$17.71	\$21.49	\$24.03	\$17.11	\$21.42	\$24.90	\$28.20	\$35.11	\$40.03	\$32.27	\$40.27	\$47.23	\$54.25	\$68.84	\$78.12	28
29	\$11.66	\$14.16	\$16.26	\$17.97	\$21.80	\$24.44	\$17.61	\$21.74	\$25.29	\$28.68	\$35.72	\$40.73	\$32.66	\$40.73	\$47.81	\$54.92	\$69.69	\$79.12	29
30	\$11.74	\$14.27	\$16.36	\$18.11	\$21.99	\$24.61	\$17.90	\$22.10	\$25.69	\$29.14	\$36.32	\$41.45	\$33.04	\$41.23	\$48.38	\$55.61	\$70.58	\$80.15	30
31	\$11.77	\$14.34	\$16.47	\$18.25	\$22.17	\$24.83	\$18.17	\$22.45	\$26.11	\$29.63	\$36.97	\$42.15	\$33.44	\$41.73	\$48.95	\$56.28	\$71.47	\$81.18	31
32 33	\$11.85 \$11.92	\$14.44 \$14.52	\$16.58 \$16.69	\$18.36 \$18.50	\$22.30 \$22.48	\$25.01 \$25.21	\$18.47 \$18.74	\$22.81 \$23.16	\$26.53 \$26.97	\$30.13 \$30.62	\$37.61 \$38.25	\$42.91 \$43.65	\$33.84 \$34.22	\$42.23 \$42.72	\$49.51 \$50.12	\$56.96 \$57.67	\$72.36 \$73.28	\$82.20 \$83.28	32 33
34	\$11.99	\$14.62	\$16.83	\$18.65	\$22.46	\$25.40	\$19.03	\$23.51	\$27.39	\$31.13	\$38.92	\$44.40	\$34.62	\$43.22	\$50.72	\$58.39	\$74.21	\$84.35	34
35	\$12.07	\$14.69	\$16.93	\$18.74	\$22.81	\$25.62	\$19.32	\$23.91	\$27.85	\$31.63	\$39.59	\$45.14	\$35.05	\$43.71	\$51.33	\$59.08	\$75.13	\$85.45	35
36	\$12.17	\$14.87	\$17.15	\$19.00	\$23.12	\$25.97	\$19.68	\$24.37	\$28.42	\$32.27	\$40.41	\$46.10	\$35.50	\$44.32	\$52.01	\$59.91	\$76.20	\$86.66	36
37	\$12.27	\$15.05	\$17.37	\$19.25	\$23.44	\$26.33	\$20.03	\$24.83	\$29.00	\$32.93	\$41.26	\$47.07	\$35.96	\$44.92	\$52.72	\$60.73	\$77.28	\$87.91	37
38 39	\$12.42 \$12.53	\$15.22 \$15.40	\$17.57 \$17.79	\$19.49 \$19.75	\$23.76 \$24.08	\$26.72 \$27.07	\$20.43 \$20.81	\$25.32 \$25.82	\$29.56 \$30.13	\$33.62 \$34.29	\$42.12 \$43.00	\$48.06 \$49.05	\$36.43 \$36.93	\$45.53 \$46.13	\$53.44 \$54.15	\$61.55 \$62.40	\$78.38 \$79.48	\$89.16 \$90.42	38 39
40	\$12.53	\$15.55	\$18.01	\$19.73	\$24.41	\$27.43	\$21.20	\$26.33	\$30.73	\$35.00	\$43.90	\$50.09	\$37.42	\$46.74	\$54.89	\$63.25	\$80.61	\$91.71	40
41	\$12.77	\$15.72	\$18.22	\$20.24	\$24.76	\$27.82	\$21.60	\$26.83	\$31.34	\$35.72	\$44.81	\$51.16	\$37.92	\$47.39	\$55.64	\$64.11	\$81.75	\$93.03	41
42	\$12.91	\$15.90	\$18.47	\$20.53	\$25.08	\$28.17	\$21.99	\$27.36	\$31.94	\$36.43	\$45.78	\$52.23	\$38.42	\$48.03	\$56.39	\$64.99	\$82.89	\$94.35	42
43	\$13.02	\$16.08	\$18.68	\$20.78	\$25.40	\$28.53	\$22.41	\$27.90	\$32.58	\$37.17	\$46.74	\$53.33	\$38.92	\$48.66	\$57.13	\$65.89	\$84.06	\$95.70	43
44 45	\$13.17	\$16.26 \$16.43	\$18.89 \$10.11	\$21.03	\$25.73	\$28.89	\$22.84	\$28.42	\$33.23	\$37.92	\$47.74	\$54.46 \$55.61	\$39.45	\$49.31	\$57.92	\$66.77	\$85.23	\$97.04	44 45
45 46	\$13.28 \$13.52	\$16.43 \$16.76	\$19.11 \$19.53	\$21.27 \$21.74	\$26.04 \$26.64	\$29.28 \$29.99	\$23.27 \$24.16	\$28.95 \$30.05	\$33.90 \$35.08	\$38.71 \$39.84	\$48.77 \$50.02	\$55.61 \$57.02	\$40.00 \$40.62	\$49.98 \$50.77	\$58.70 \$59.62	\$67.74 \$68.84	\$86.44 \$87.87	\$98.47 \$100.10	45 46
47	\$13.74	\$17.07	\$19.95	\$22.24	\$27.29	\$30.70	\$25.05	\$31.20	\$36.32	\$41.02	\$51.29	\$58.48	\$41.26	\$51.58	\$60.59	\$69.94	\$89.32	\$101.77	47
48	\$13.98	\$17.44	\$20.35	\$22.74	\$27.90	\$31.42	\$25.97	\$32.37	\$37.61	\$42.23	\$52.61	\$59.98	\$41.90	\$52.40	\$61.55	\$71.07	\$90.78	\$103.48	48
49	\$14.23	\$17.75	\$20.78	\$23.20	\$28.53	\$32.13	\$26.94	\$33.62	\$38.92	\$43.47	\$53.97	\$61.50	\$42.58	\$53.22	\$62.55	\$72.22	\$92.28	\$105.19	49
50 51	\$14.49 \$14.69	\$18.11 \$18.43	\$21.20 \$21.64	\$23.69 \$24.19	\$29.14 \$29.78	\$32.84 \$33.54	\$27.93 \$28.95	\$34.89 \$36.21	\$40.27 \$41.70	\$44.76 \$46.07	\$55.36 \$56.77	\$63.07 \$64.68	\$43.26 \$43.93	\$54.08 \$54.92	\$63.54 \$64.53	\$73.39 \$74.56	\$93.81 \$95.37	\$106.94 \$108.72	50 51
52	\$14.69	\$18.43	\$21.04	\$24.19	\$30.42	\$33.54	\$28.95	\$37.61	\$43.15	\$46.07	\$58.23	\$66.34	\$43.93 \$44.62	\$54.92 \$55.78	\$65.56	\$74.56	\$95.37	\$108.72	52
53	\$15.19	\$19.11	\$22.48	\$25.16	\$31.02	\$35.00	\$31.20	\$39.03	\$44.68	\$48.85	\$59.73	\$68.05	\$45.33	\$56.66	\$66.59	\$77.02	\$98.54	\$112.38	53
54	\$15.40	\$19.43	\$22.90	\$25.65	\$31.67	\$35.72	\$32.37	\$40.52	\$46.24	\$50.30	\$61.26	\$69.80	\$46.02	\$57.56	\$67.66	\$78.27	\$100.18	\$114.26	54
55	\$15.65	\$19.79	\$23.34	\$26.11	\$32.27	\$36.43	\$33.62	\$42.12	\$47.84	\$51.88	\$62.76	\$71.61	\$46.74	\$58.48	\$68.76	\$79.54	\$101.81	\$116.15	55
56	\$17.18	\$21.45	\$25.16	\$28.24	\$35.00	\$39.52	\$35.26	\$44.15	\$50.12	\$54.54	\$66.59	\$76.02	\$48.66	\$61.05	\$71.86	\$83.25	\$106.72	\$121.85	56
57 58	\$18.68 \$20.21	\$23.16 \$24.83	\$26.97 \$28.78	\$30.35 \$32.44	\$37.71 \$40.41	\$42.66 \$45.75	\$36.97 \$38.74	\$46.29 \$48.52	\$52.50 \$55.00	\$57.34 \$60.29	\$70.65 \$74.97	\$80.72 \$85.69	\$50.70 \$52.79	\$63.72 \$66.50	\$75.10 \$78.49	\$87.12 \$91.18	\$111.88 \$117.28	\$127.81 \$134.08	57 58
59	\$21.69	\$26.53	\$30.59	\$34.55	\$43.15	\$48.88	\$40.62	\$50.86	\$57.63	\$63.43	\$79.51	\$90.97	\$55.00	\$69.37	\$82.01	\$95.41	\$122.95	\$140.62	59
60	\$23.23	\$28.20	\$32.41	\$36.64	\$45.86	\$52.01	\$42.58	\$53.33	\$60.37	\$66.70	\$84.35	\$96.55	\$57.27	\$72.39	\$85.69	\$99.86	\$128.89	\$147.49	60
61	\$24.72	\$29.92	\$34.22	\$38.74	\$48.60	\$55.10	\$44.65	\$55.89	\$63.25	\$70.16	\$89.51	\$102.49	\$59.65	\$75.57	\$89.54	\$104.49	\$135.11	\$154.72	61
62 63	\$26.26 \$29.00	\$31.59 \$34.94	\$36.04 \$39.89	\$40.88 \$45.22	\$51.29 \$56.82	\$58.23 \$64.49	\$46.78 \$49.35	\$58.52 \$61.72	\$66.31 \$71.15	\$73.84 \$79.73	\$94.95 \$102.28	\$108.79 \$117.08	\$62.11 \$66.64	\$78.84 \$84.43	\$93.56 \$100.07	\$109.29 \$116.61	\$141.66 \$150.66	\$162.25 \$172.39	62 63
64	\$31.72	\$38.27	\$43.71	\$49.59	\$62.29	\$70.73	\$52.04	\$65.10	\$76.34	\$86.10	\$110.18	\$117.08	\$71.47	\$90.40	\$100.07	\$124.43	\$160.27	\$183.17	64
65	\$34.51	\$41.62	\$47.56	\$53.93	\$67.80	\$76.98	\$54.89	\$68.65	\$81.93	\$92.95	\$118.68	\$135.61	\$76.67	\$96.80	\$114.48	\$132.76	\$170.47	\$194.63	65
66	\$37.25	\$44.97	\$51.40	\$58.31	\$73.32	\$83.25	\$57.92	\$72.39	\$87.91	\$100.35	\$127.85	\$145.96	\$82.20	\$103.66	\$122.44	\$141.66	\$181.32	\$206.79	66
67	\$40.03	\$48.31	\$55.25	\$62.68	\$78.79	\$89.51	\$61.12	\$76.34	\$94.30	\$108.36	\$137.74	\$157.09	\$88.19	\$110.96	\$130.94	\$151.12	\$192.85	\$219.70	67
68 69	\$45.42 \$50.86	\$55.00 \$61.69	\$62.96 \$70.69	\$71.29 \$79.94	\$89.40 \$99.99	\$101.42 \$113.38	\$68.09 \$75.85	\$85.13 \$94.95	\$104.16 \$115.05	\$119.32 \$131.37	\$150.98 \$165.50	\$171.90 \$188.08	\$96.16 \$104.83	\$121.21 \$132.37	\$143.19 \$156.56	\$164.59 \$179.30	\$208.93 \$226.36	\$237.60 \$256.96	68 69
70	\$56.31	\$68.34	\$78.44	\$88.55	\$110.59	\$125.30	\$84.49	\$105.90	\$127.12	\$144.64	\$181.39	\$205.80	\$114.30	\$144.57	\$171.18	\$179.30	\$245.25	\$277.86	70
71	\$61.75	\$75.02	\$86.16	\$97.19	\$121.21	\$137.21	\$94.13	\$118.11	\$140.40	\$159.26	\$198.83	\$225.18	\$124.62	\$157.92	\$187.19	\$212.73	\$265.71	\$300.49	71
72	\$67.17	\$81.71	\$93.89	\$105.80	\$131.80	\$149.16	\$104.91	\$131.69	\$155.13	\$175.34	\$217.90	\$246.42	\$135.89	\$172.46	\$204.73	\$231.69	\$287.86	\$324.90	72
73	\$76.95	\$94.09	\$108.54	\$121.87	\$151.09	\$170.72	\$116.26	\$146.45	\$172.95	\$194.94	\$241.30	\$272.46	\$149.23	\$190.07	\$226.18	\$255.26	\$315.85	\$355.96	73
74 75	\$86.70 \$96.47	\$106.44 \$118.82	\$123.16 \$137.79	\$137.95 \$154.03	\$170.40 \$189.68	\$192.25 \$213.80	\$128.82 \$142.76	\$162.89 \$181.17	\$192.82 \$214.93	\$216.71 \$240.94	\$267.23 \$295.94	\$301.28 \$333.11	\$163.86 \$179.94	\$209.50 \$230.91	\$249.88 \$276.05	\$281.22 \$309.80	\$346.56 \$380.26	\$389.99 \$427.27	74 75
75 76	\$106.23	\$118.82	\$152.41	\$170.08	\$209.00	\$235.36	\$142.76	\$201.49	\$214.93	\$240.94	\$295.94	\$368.34	\$179.94	\$254.50	\$276.05	\$309.80	\$417.21	\$468.12	75 76
77	\$115.96	\$143.58	\$167.01	\$186.16	\$228.28	\$256.92	\$175.31	\$224.08	\$267.16	\$297.83	\$362.92	\$407.32	\$216.96	\$280.47	\$337.00	\$376.02	\$457.84	\$512.91	77
78	\$125.00	\$155.00	\$180.64	\$201.25	\$246.46	\$277.01	\$186.42	\$238.77	\$285.09	\$317.57	\$386.40	\$433.08	\$229.06	\$296.76	\$357.14	\$398.24	\$484.12	\$541.62	78
79	\$134.01	\$166.45	\$194.30	\$216.33	\$264.61	\$297.12	\$198.22	\$254.43	\$304.23	\$338.64	\$411.38	\$460.47	\$241.84	\$314.01	\$378.48	\$421.81	\$511.95	\$571.96	79
80 81	\$143.01 \$152.05	\$177.87 \$189.33	\$207.92 \$221.55	\$231.42 \$246.52	\$282.74 \$300.92	\$317.22 \$337.32	\$210.78 \$224.16	\$271.12 \$288.86	\$324.64 \$346.46	\$361.11 \$385.06	\$437.99 \$466.31	\$489.57 \$520.52	\$255.31 \$269.54	\$332.27 \$351.58	\$401.10 \$425.07	\$446.74 \$473.13	\$541.37 \$572.45	\$603.98 \$637.80	80 81
82	\$161.04	\$200.74	\$235.21	\$246.52	\$300.92	\$357.41	\$238.38	\$288.86	\$346.46	\$410.63	\$496.47	\$553.40	\$284.59	\$372.00	\$425.07 \$450.51	\$501.06	\$605.36	\$673.52	82
83	\$172.89	\$215.90	\$253.36	\$281.79	\$343.48	\$384.42	\$253.57	\$327.78	\$394.20	\$437.67	\$528.69	\$588.75	\$301.20	\$394.31	\$478.12	\$531.58	\$641.73	\$713.37	83
84	\$184.69	\$231.06	\$271.50	\$301.96	\$367.84	\$411.44	\$269.72	\$349.12	\$420.31	\$466.48	\$562.99	\$626.40	\$318.81	\$417.96	\$507.43	\$563.99	\$680.28	\$755.56	84
85	\$196.55	\$246.18	\$289.64	\$322.12	\$392.24	\$438.46	\$286.90	\$371.86	\$448.16	\$497.21	\$599.53	\$666.41	\$337.46	\$443.05	\$538.53	\$598.36	\$721.16	\$800.27	85
86 87	\$208.40 \$220.24	\$261.33 \$276.49	\$307.79 \$325.93	\$342.30 \$362.47	\$416.64 \$441.01	\$465.45 \$492.45	\$305.15 \$324.54	\$396.08 \$421.87	\$477.86 \$509.53	\$529.98 \$564.87	\$638.44 \$679.86	\$708.98 \$754.31	\$357.17 \$378.04	\$469.61 \$497.78	\$571.53 \$606.54	\$634.81 \$673.52	\$764.49 \$810.41	\$847.62 \$897.79	86 87
88	\$220.24	\$276.49	\$342.51	\$380.95	\$463.78	\$492.45 \$517.91	\$324.54	\$440.69	\$532.29	\$590.11	\$710.41	\$788.26	\$378.04	\$497.78 \$518.13	\$631.44	\$701.20	\$844.06	\$935.21	88
89	\$242.58	\$304.30	\$359.04	\$399.45	\$486.54	\$543.40	\$354.45	\$460.37	\$556.09	\$616.46	\$742.36	\$823.72	\$409.78	\$539.30	\$657.34	\$730.02	\$879.10	\$974.16	89
90	\$253.75	\$318.21	\$375.60	\$417.96	\$509.31	\$568.87	\$370.43	\$480.89	\$580.95	\$644.00	\$775.73	\$860.78	\$426.64	\$561.32	\$684.30	\$760.00	\$915.61	\$1,014.75	90
91	\$264.91	\$332.12	\$392.17	\$436.46	\$532.05	\$594.34	\$387.11	\$502.35	\$606.93	\$672.77	\$810.59	\$899.53	\$444.21	\$584.28	\$712.37	\$791.21	\$953.63	\$1,057.05	91
92	\$276.09	\$346.03	\$408.72	\$454.96	\$554.81	\$619.77	\$404.59	\$524.76	\$634.07	\$702.85	\$847.01	\$940.02	\$462.50	\$608.14	\$741.64	\$823.68		\$1,101.09	92
93 94	\$283.57 \$291.03	\$355.10 \$364.13	\$419.35 \$429.99	\$466.92 \$478.82	\$569.61 \$584.41	\$636.24 \$652.67	\$414.51 \$424.69	\$536.95 \$549.44	\$648.58 \$663.45	\$718.95 \$735.46	\$866.58 \$886.61	\$961.46 \$983.40	\$472.27 \$482.25	\$620.35 \$632.80	\$756.29 \$771.24	\$840.05 \$856.72	\$1,013.22 \$1.033.65		93 94
95	\$291.03	\$373.21	\$440.63	\$490.78	\$599.20	\$669.11	\$435.11	\$562.25	\$678.65	\$752.36	\$907.10	\$1,005.86	\$492.42	\$645.49	\$786.50		\$1,054.48		95
96	\$305.98	\$382.27	\$451.25	\$502.70	\$614.00	\$685.59	\$445.78	\$575.34	\$694.19	\$769.60	\$928.06	\$1,028.84	\$502.80	\$658.44	\$802.05		\$1,075.77		96
97	\$313.43	\$391.35	\$461.89	\$514.65	\$628.80	\$702.02	\$456.67	\$588.75	\$710.13	\$787.29	\$949.44	\$1,052.35	\$513.44	\$671.67	\$817.92		\$1,097.43	\$1,214.96	97
		£400.20	\$472.53	\$526.57	\$643.60	\$718.45	\$467.80	PEOO 40	<b>6700 40</b>	COOF OF	CO74 04	\$4 OZC 44	PE24 20	CCOF 4F	\$834.10	\$926.99	C4 440 F4	64 000 40	98
98	\$320.88 \$328.35	\$400.39 \$409.45	\$483.16	\$538.53	\$658.41	\$734.90	\$479.23	\$602.48 \$616.53	\$726.43 \$743.11	\$805.37 \$823.86		\$1,076.41 \$1,100.98	\$524.29 \$535.35	\$685.15 \$698.92	\$850.61		\$1,119.51 \$1.142.08		98

					Annual Pre	mium per \$3	00 Monthly I			% Phase 2 I		sulting in 21	% Cumulativ	ve Increase)					
Issue			Future Purcl	hase Option						pound Inflati				Au	uto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$42.88	\$51.83	\$59.31	\$65.59	\$79.35	\$88.84	\$62.39	\$76.81	\$89.10		\$125.31	\$142.67	\$117.02	\$146.01	\$171.12	\$196.50	\$249.01	\$282.27	25
26 27	\$43.15 \$43.29	\$52.24 \$52.50	\$59.72 \$60.12	\$65.99 \$66.53	\$80.01 \$80.69	\$89.51 \$90.30	\$63.32 \$64.25	\$78.01 \$79.22	\$90.57 \$92.05	\$102.47 \$104.19	\$127.44 \$129.58	\$145.20 \$147.74	\$118.35 \$119.69	\$147.74 \$149.48	\$173.13 \$175.25	\$198.91 \$201.31	\$252.07 \$255.28	\$285.88 \$289.62	26 27
28	\$43.29 \$43.55	\$52.50	\$60.64	\$67.06	\$81.21	\$90.30	\$65.20	\$80.42	\$93.51	\$104.19	\$129.58	\$147.74	\$119.69	\$149.48	\$175.25	\$201.31	\$255.28	\$289.62	28
29	\$43.81	\$53.16	\$61.05	\$67.46	\$81.90	\$91.76	\$66.13	\$81.62	\$94.97	\$107.67	\$134.11	\$152.96	\$121.13	\$152.96	\$177.40	\$206.26	\$261.69	\$297.09	2
30	\$44.08	\$53.57	\$61.45	\$67.99	\$82.56	\$92.44	\$67.19	\$82.96	\$96.45	\$109.41	\$136.39	\$155.63	\$124.10	\$154.83	\$181.67	\$208.80	\$265.02	\$300.96	30
31	\$44.21	\$53.83	\$61.85	\$68.53	\$83.23	\$93.25	\$68.26	\$84.29	\$98.04	\$111.28	\$138.80	\$158.29	\$125.58	\$156.70	\$183.81	\$211.33	\$268.37	\$304.83	31
32	\$44.48	\$54.23	\$62.26	\$68.94	\$83.75	\$93.91	\$69.33	\$85.64	\$99.66	\$113.15	\$141.20	\$161.10	\$127.04	\$158.55	\$185.96	\$213.87	\$271.71	\$308.70	32
33	\$44.75	\$54.49	\$62.66	\$69.47	\$84.43	\$94.71	\$70.40	\$86.97	\$101.26	\$115.02	\$143.61	\$163.91	\$128.50	\$160.44	\$188.22	\$216.55	\$275.18	\$312.73	33
34	\$45.01	\$54.90	\$63.18	\$70.00	\$85.09	\$95.38	\$71.47	\$88.30	\$102.86	\$116.89	\$146.15	\$166.72	\$129.98	\$162.31	\$190.49	\$219.22	\$278.65	\$316.73	34
35 36	\$45.29 \$45.69	\$55.18 \$55.85	\$63.59 \$64.38	\$70.40 \$71.34	\$85.64 \$86.83	\$96.18 \$97.52	\$72.55 \$73.88	\$89.77 \$91.50	\$104.59 \$106.73	\$118.77 \$121.15	\$148.69 \$151.75	\$169.52 \$173.13	\$131.57 \$133.32	\$164.18 \$166.45	\$192.76 \$195.29	\$221.88 \$224.95	\$282.13 \$286.14	\$320.87 \$325.40	38
37	\$46.09	\$56.51	\$65.20	\$72.27	\$88.03	\$98.86	\$75.22	\$93.25	\$108.88	\$123.70	\$154.96	\$176.74	\$135.05	\$168.72	\$197.97	\$228.03	\$290.15	\$330.09	37
38	\$46.62	\$57.18	\$65.99	\$73.21	\$89.24	\$100.32	\$76.68	\$95.11	\$111.00	\$126.24	\$158.16	\$180.48	\$136.80	\$170.98	\$200.64	\$231.10	\$294.28	\$334.76	3
39	\$47.03	\$57.84	\$66.79	\$74.14	\$90.43	\$101.65	\$78.14	\$96.99	\$113.15	\$128.78	\$161.50	\$184.21	\$138.67	\$173.26	\$203.31	\$234.30	\$298.42	\$339.57	39
40	\$47.55	\$58.37	\$67.60	\$75.06	\$91.63	\$102.99	\$79.62	\$98.86	\$115.42	\$131.44	\$164.84	\$188.08	\$140.53	\$175.54	\$206.13	\$237.51	\$302.71	\$344.38	40
41	\$47.95	\$59.05	\$68.39	\$76.01	\$92.97	\$104.46	\$81.08	\$100.72	\$117.69	\$134.11	\$168.31	\$192.10	\$142.41	\$177.94	\$208.93	\$240.71	\$306.98	\$349.33	4
42	\$48.50	\$59.72	\$69.33	\$77.08	\$94.17	\$105.80	\$82.56	\$102.73	\$119.96	\$136.80	\$171.92	\$196.11	\$144.27	\$180.33	\$211.73	\$244.06	\$311.25	\$354.27	42
43 44	\$48.90 \$49.43	\$60.38 \$61.05	\$70.14 \$70.93	\$78.01 \$78.96	\$95.38 \$96.58	\$107.13 \$108.46	\$84.16 \$85.77	\$104.73 \$106.73	\$122.36 \$124.76	\$139.60 \$142.41	\$175.54 \$179.28	\$200.24 \$204.51	\$146.15 \$148.14	\$182.74 \$185.14	\$214.53 \$217.47	\$247.40 \$250.73	\$315.67 \$320.07	\$359.35 \$364.42	43
45	\$49.83	\$61.71	\$71.73	\$79.88	\$97.78	\$109.95	\$87.36	\$100.75	\$124.70	\$145.34	\$183.15	\$204.31	\$150.15	\$187.68	\$220.42	\$254.34	\$324.61	\$369.77	4:
46	\$50.77	\$62.92	\$73.34	\$81.62	\$100.06	\$112.62	\$90.71	\$112.88	\$131.71	\$149.62	\$187.81	\$214.14	\$152.56	\$190.62	\$223.88	\$258.48	\$329.96	\$375.91	46
47	\$51.56	\$64.12	\$74.93	\$83.49	\$102.47	\$115.29	\$94.04	\$117.15	\$136.39	\$154.02	\$192.63	\$219.62	\$154.96	\$193.70	\$227.49	\$262.64	\$335.42	\$382.18	47
48	\$52.50	\$65.46	\$76.42	\$85.37	\$104.73	\$117.95	\$97.52	\$121.56	\$141.20	\$158.55	\$197.57	\$225.21	\$157.37	\$196.77	\$231.10	\$266.90	\$340.90	\$388.60	48
49 50	\$53.44 \$54.36	\$66.66	\$78.01	\$87.10 \$88.97	\$107.13	\$120.63	\$101.12	\$126.24	\$146.15	\$163.24	\$202.65	\$230.97 \$236.84	\$159.91	\$199.85	\$234.84 \$238.58	\$271.17	\$346.52	\$395.01	49 50
50 51	\$54.36 \$55.18	\$67.99 \$69.20	\$79.62 \$81.21	\$88.97 \$90.84	\$109.41 \$111.80	\$123.30 \$125.97	\$104.86 \$108.75	\$131.04 \$135.99	\$151.22 \$156.56	\$168.05 \$173.00	\$207.86 \$213.20	\$236.84 \$242.86	\$162.45 \$164.97	\$203.05 \$206.26	\$238.58 \$242.33	\$275.59 \$279.99	\$352.25 \$358.14	\$401.56 \$408.23	5
52	\$56.11	\$70.53	\$82.83	\$92.58	\$114.21	\$128.65	\$112.88	\$141.20	\$162.04	\$178.07	\$218.67	\$249.14	\$167.51	\$200.20	\$246.20	\$284.54	\$364.01	\$415.04	52
53	\$57.04	\$71.73	\$84.43	\$94.45	\$116.49	\$131.44	\$117.15	\$146.54	\$167.78	\$183.41	\$224.29	\$255.55	\$170.19	\$212.81	\$250.07	\$289.21	\$370.03	\$421.99	53
54	\$57.84	\$72.94	\$86.03	\$96.32	\$118.90	\$134.11	\$121.56	\$152.16	\$173.66	\$188.89	\$230.03	\$262.09	\$172.87	\$216.14	\$254.08	\$293.89	\$376.18	\$429.07	54
55	\$58.78	\$74.27	\$87.63	\$98.04	\$121.15	\$136.80	\$126.24	\$158.16	\$179.67	\$194.77	\$235.65	\$268.91	\$175.54	\$219.62	\$258.21	\$298.69	\$382.32	\$436.16	5
56	\$64.52	\$80.55	\$94.45	\$106.07	\$131.44	\$148.41	\$132.39	\$165.78	\$188.22	\$204.78	\$250.07	\$285.46	\$182.74	\$229.24	\$269.84	\$312.59	\$400.75	\$457.52	56
57	\$70.14	\$86.97	\$101.26	\$113.95	\$141.59	\$160.17	\$138.80	\$173.79	\$197.18	\$215.34	\$265.30	\$303.11	\$190.36	\$239.25	\$282.00	\$327.15	\$420.12	\$479.97	5
58 59	\$75.88 \$81.48	\$93.25 \$99.66	\$108.06 \$114.87	\$121.83 \$129.71	\$151.75 \$162.04	\$171.79 \$183.55	\$145.48 \$152.56	\$182.22 \$191.03	\$206.53 \$216.41	\$226.42 \$238.17	\$281.46 \$298.55	\$321.81 \$341.57	\$198.23 \$206.53	\$249.67 \$260.49	\$294.68 \$307.91	\$342.39 \$358.27	\$440.43 \$461.66	\$503.48 \$528.06	58 59
60	\$87.23	\$105.94	\$121.69	\$137.59	\$172.19	\$195.29	\$159.91	\$200.24	\$226.70	\$250.17	\$316.73	\$362.55	\$215.06	\$271.84	\$307.81	\$374.97	\$483.98	\$553.84	60
61	\$92.84	\$112.35	\$128.50	\$145.48	\$182.48	\$206.92	\$167.65	\$209.86	\$237.51	\$263.43	\$336.11	\$384.86	\$224.02	\$283.73	\$336.24	\$392.33	\$507.35	\$580.95	61
62	\$98.59	\$118.62	\$135.32	\$153.49	\$192.63	\$218.67	\$175.67	\$219.75	\$249.01	\$277.32	\$356.54	\$408.50	\$233.24	\$296.03	\$351.33	\$410.38	\$531.93	\$609.27	62
63	\$108.88	\$131.18	\$149.75	\$169.79	\$213.33	\$242.20	\$185.27	\$231.76	\$267.17	\$299.37	\$384.05	\$439.63	\$250.21	\$317.00	\$375.78	\$437.89	\$565.72	\$647.35	63
64	\$119.16	\$143.74	\$164.18	\$186.22	\$233.90	\$265.57	\$195.44	\$244.45	\$286.67	\$323.28	\$413.71	\$473.15	\$268.37	\$339.44	\$401.95	\$467.28	\$601.80	\$687.83	64
65 66	\$129.58 \$139.87	\$156.30 \$168.86	\$178.60 \$193.03	\$202.52 \$218.96	\$254.61 \$275.31	\$289.08 \$312.59	\$206.13 \$217.47	\$257.82 \$271.84	\$307.65 \$330.09	\$349.06 \$376.84	\$445.63 \$480.11	\$509.21 \$548.10	\$287.87 \$308.70	\$363.48 \$389.27	\$429.88 \$459.80	\$498.53 \$531.93	\$640.13 \$680.88	\$730.84 \$776.53	65 66
67	\$150.28	\$181.40	\$207.46	\$235.37	\$295.89	\$336.11	\$229.50	\$286.67	\$354.13	\$406.90	\$517.24	\$589.91	\$331.16	\$416.65	\$491.72	\$567.47	\$724.16	\$825.01	67
68	\$170.59	\$206.53	\$236.45	\$267.70	\$335.70	\$380.85	\$255.68	\$319.67	\$391.14	\$448.04	\$566.93	\$645.48	\$361.08	\$455.11	\$537.68	\$618.09	\$784.54	\$892.21	68
69	\$191.03	\$231.63	\$265.43	\$300.17	\$375.50	\$425.72	\$284.80	\$356.54	\$432.00	\$493.33	\$621.43	\$706.26	\$393.68	\$497.07	\$587.91	\$673.27	\$850.00	\$964.88	69
70	\$211.46	\$256.62	\$294.55	\$332.50	\$415.31	\$470.48	\$317.26	\$397.68	\$477.30	\$543.16	\$681.14	\$772.78	\$429.21	\$542.89	\$642.80	\$733.38	\$920.93	\$1,043.42	70
71	\$231.90	\$281.72	\$323.54	\$364.95	\$455.11	\$515.23	\$353.46	\$443.50	\$527.26	\$598.06	\$746.60	\$845.58	\$467.94	\$592.99	\$702.91	\$798.83	\$997.74	\$1,128.39	71
72 73	\$252.21 \$288.95	\$306.85 \$353.33	\$352.54 \$407.56	\$397.28 \$457.66	\$494.92 \$567.34	\$560.12 \$641.07	\$393.94 \$436.56	\$494.53 \$549.97	\$582.56 \$649.48	\$658.44 \$732.04	\$818.20 \$906.09	\$925.33 \$1,023.12	\$510.29 \$560.38	\$647.61 \$713.75	\$768.78 \$849.32	\$870.03 \$958.46	\$1,080.97 \$1,186.09		72 73
74	\$288.95	\$399.69	\$407.56	\$518.03	\$639.87	\$721.89	\$436.56	\$611.68	\$724.03	\$813.80			\$615.29	\$786.69	\$938.30	\$1,055.98	\$1,301.38		74
75	\$362.27	\$446.17	\$517.37	\$578.41	\$712.27	\$802.84	\$536.07	\$680.35	\$807.11	\$904.76		\$1,250.89	\$675.66	\$867.10	\$1,036.61	\$1,163.38			75
76	\$398.88	\$492.67	\$572.28	\$638.66	\$784.81	\$883.80	\$594.06	\$756.62	\$899.82	\$1,005.88	\$1,230.71	\$1,383.13	\$741.93	\$955.66	\$1,145.22	\$1,281.74	\$1,566.68	\$1,757.83	76
77	\$435.48	\$539.14	\$627.18	\$699.04	\$857.21	\$964.74	\$658.31	\$841.45	\$1,003.21	\$1,118.37	\$1,362.82	\$1,529.54	\$814.73	\$1,053.17	\$1,265.44	\$1,411.98	\$1,719.23		77
78	\$469.43	\$582.02	\$678.34	\$755.68	\$925.47	\$1,040.22	\$699.99	\$896.61	\$1,070.55			\$1,626.25	\$860.16	\$1,114.37		\$1,495.47	\$1,817.94		78
79 80	\$503.22 \$537.01	\$625.04 \$667.92	\$729.63 \$780.80	\$812.32 \$868.97	\$993.61 \$1,061.73	\$1,115.70 \$1,191.17	\$744.34 \$791.48	\$955.39 \$1,018.05	\$1,142.41 \$1,219.09		\$1,544.77 \$1,644.68		\$908.11 \$958.73	\$1,179.15 \$1,247.68	\$1,421.21 \$1,506.16	\$1,583.90 \$1,677.54	\$1,922.42 \$2.032.89		79 80
81	\$537.01 \$570.94	\$710.94	\$831.96	\$925.74		\$1,191.17	\$841.71		\$1,219.09				\$1.012.17	\$1,247.68	\$1,506.16	\$1,077.54	\$2,032.89		8
82	\$604.74	\$753.82	\$883.26	\$982.38	\$1,123.33	\$1,342.12	\$895.15	\$1,155.64	\$1,388.21	\$1,541.97	\$1,864.29	\$2,078.03	\$1,068.67	\$1,396.89	\$1,691.71	\$1,881.53	\$2,273.21	\$2,529.14	82
83	\$649.21	\$810.72	\$951.39		\$1,289.75	\$1,443.51	\$952.18		\$1,480.24		\$1,985.32		\$1,131.06	\$1,480.64		\$1,996.15		\$2,678.76	8
84	\$693.57	\$867.64	\$1,019.51	\$1,133.87	\$1,381.26	\$1,545.04	\$1,012.84	\$1,311.00	\$1,578.30	\$1,751.70	\$2,114.10	\$2,352.14	\$1,197.17	\$1,569.48	\$1,905.45	\$2,117.84	\$2,554.53	\$2,837.20	8
85	\$738.06	\$924.41		\$1,209.60		\$1,646.43	\$1,077.36		\$1,682.89		\$2,251.29		\$1,267.18		\$2,022.20	\$2,246.88	\$2,708.01	\$3,005.11	8
86 87	\$782.53 \$827.02	\$981.31 \$1.038.21			\$1,564.53 \$1,656.04	\$1,747.81 \$1.849.21		\$1,487.32 \$1,584.17					\$1,341.19 \$1,419.59	\$1,763.44 \$1.869.24		\$2,383.81 \$2.529.14	\$2,870.73 \$3.043.17		8
87 88	\$827.02 \$868.97	\$1,038.21	\$1,223.89 \$1,286.14	\$1,361.10	\$1,656.04	\$1,849.21 \$1,944.84	\$1,218.69 \$1,273.59	\$1,584.17 \$1,654.84	\$1,913.33		\$2,552.92	\$2,832.51	\$1,419.59	\$1,869.24	\$2,277.61	\$2,529.14	\$3,043.17 \$3,169.55	\$3,371.26 \$3,511.79	8
89		\$1,090.45			\$1,741.53	\$2,040.50	\$1,273.59		\$2,088.19				\$1,538.76		\$2,371.12	\$2,033.07	\$3,301.12		8
90		\$1,194.91			\$1,912.53	\$2,136.15	\$1,391.02		\$2,181.55		\$2,912.93		\$1,602.07	\$2,107.82	\$2,569.62	\$2,853.90	\$3,438.19		9
91	\$994.81	\$1,247.14	\$1,472.64	\$1,638.95	\$1,997.88	\$2,231.79	\$1,453.66	\$1,886.35	\$2,279.07	\$2,526.34	\$3,043.84	\$3,377.80	\$1,668.06	\$2,193.98	\$2,675.02	\$2,971.05	\$3,580.98		9
92		\$1,299.38	\$1,534.75	\$1,708.41	\$2,083.38	\$2,327.30	\$1,519.25	\$1,970.50	\$2,381.01	\$2,639.22	\$3,180.63		\$1,736.72	\$2,283.62	\$2,784.96	\$3,093.00	\$3,729.54		9
93		\$1,333.43		\$1,753.29	\$2,138.94	\$2,389.15	\$1,556.52		\$2,435.50	\$2,699.73	\$3,254.10		\$1,773.46	\$2,329.45	\$2,839.99	\$3,154.46	\$3,804.74		9
94		\$1,367.37	\$1,614.62	\$1,798.04		\$2,450.87	\$1,594.74		\$2,491.35		\$3,329.32		\$1,810.86		\$2,896.10	\$3,217.10	\$3,881.42		9
95 96	\$1,120.91 \$1,148.96	\$1,401.43 \$1,435.50	\$1,654.57 \$1.694.51	\$1,842.93 \$1,887.68	\$2,250.09 \$2,305.66	\$2,512.58 \$2,574.43	\$1,633.86 \$1,673.94		\$2,548.38 \$2,606.77		\$3,406.26 \$3,484.94		\$1,849.08 \$1.888.07		\$2,953.40 \$3.011.79	\$3,281.08 \$3,346.28	\$3,959.70 \$4.039.59		9:
96	\$1,148.96			\$1,887.68		\$2,574.43	\$1,673.94						\$1,888.07	\$2,472.50		\$3,346.28	\$4,039.59		9
98	\$1,204.93			\$1,977.31	\$2,416.81	\$2,697.86	\$1,756.63		\$2,727.79		\$3,647.38		\$1,968.77		\$3,132.15		\$4,203.89	\$4,653.00	98
99			\$1,814.34		\$2,472.37	\$2,759.57	\$1,799.51	\$2,315.14	\$2,790.45	\$3,093.67	\$3,731.40	\$4,134.30	\$2,010.31	\$2,624.52	\$3,194.13	\$3,550.26			99
100+	\$1.261.04	\$1,571.63	\$1,854.28	\$2,066.94	\$2,527.94	\$2,821.43	\$1,843.46	\$2,369.10	\$2,854.56	\$3,164.74	\$3,817.30	\$4,228.73	\$2,052.79	\$2,677.29	\$3,257.31	\$3,620.93	\$4,375.01	\$4,839.75	100

ļ				N	Monthly Pren	nium per \$3	00 Monthly E		unt After 10% ve - 20 Day			sulting in 21	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option					o 3% Comp					Aut	o 5% Comp	ound Inflatio	n		Issi
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$4.19	\$5.10	\$5.84	\$6.44	\$7.79	\$8.71	\$6.03	\$7.45	\$8.64	\$9.76	\$12.12	\$13.87	\$11.08	\$13.75	\$16.08	\$18.43	\$23.31	\$26.41	2
26 27	\$4.21 \$4.22	\$5.15 \$5.18	\$5.89 \$5.93	\$6.49 \$6.53	\$7.85 \$7.91	\$8.79 \$8.86	\$6.12 \$6.20	\$7.57 \$7.69	\$8.78 \$8.92	\$9.91 \$10.07	\$12.33 \$12.54	\$14.11 \$14.36	\$11.21 \$11.34	\$13.92 \$14.08	\$16.28 \$16.47	\$18.66 \$18.89	\$23.60 \$23.90	\$26.75 \$27.09	2
28	\$4.25	\$5.20	\$5.96	\$6.58	\$7.98	\$8.93	\$6.30	\$7.81	\$9.06	\$10.24	\$12.75	\$14.60	\$11.47	\$14.26	\$16.67	\$19.12	\$24.20	\$27.45	2
29	\$4.27	\$5.24	\$6.02	\$6.63	\$8.03	\$9.00	\$6.40	\$7.93	\$9.21	\$10.41	\$12.97	\$14.85	\$11.61	\$14.42	\$16.85	\$19.35	\$24.51	\$27.80	2
30	\$4.30	\$5.28	\$6.05	\$6.68	\$8.10	\$9.08	\$6.50	\$8.05	\$9.35	\$10.57	\$13.19	\$15.10	\$11.74	\$14.60	\$17.06	\$19.59	\$24.82	\$28.16	3
31 32	\$4.32 \$4.35	\$5.31 \$5.34	\$6.08 \$6.14	\$6.73 \$6.78	\$8.15 \$8.22	\$9.14 \$9.21	\$6.60 \$6.69	\$8.17 \$8.31	\$9.50 \$9.65	\$10.75 \$10.92	\$13.42 \$13.65	\$15.37 \$15.63	\$11.87 \$12.01	\$14.76 \$14.95	\$17.27 \$17.47	\$19.83 \$20.08	\$25.14 \$25.44	\$28.52 \$28.89	3
33	\$4.35 \$4.37	\$5.34 \$5.37	\$6.17	\$6.82	\$8.29	\$9.21	\$6.79	\$8.44	\$9.80	\$11.11	\$13.88	\$15.03	\$12.01	\$15.13	\$17.47	\$20.06	\$25.44	\$29.26	3
34	\$4.39	\$5.41	\$6.22	\$6.88	\$8.35	\$9.35	\$6.89	\$8.57	\$9.96	\$11.29	\$14.12	\$16.18	\$12.31	\$15.31	\$17.89	\$20.57	\$26.10	\$29.63	3
35	\$4.42	\$5.45	\$6.26	\$6.92	\$8.42	\$9.43	\$7.00	\$8.69	\$10.12	\$11.48	\$14.38	\$16.46	\$12.45	\$15.48	\$18.12	\$20.81	\$26.41	\$30.02	3
36	\$4.47	\$5.51	\$6.34	\$7.02	\$8.54	\$9.56	\$7.13	\$8.86	\$10.32	\$11.72	\$14.67	\$16.80	\$12.62	\$15.69	\$18.36	\$21.10	\$26.79	\$30.45	3
37 38	\$4.50 \$4.55	\$5.57 \$5.63	\$6.41 \$6.50	\$7.11 \$7.21	\$8.64 \$8.76	\$9.70 \$9.83	\$7.26 \$7.39	\$9.03 \$9.20	\$10.53 \$10.74	\$11.96 \$12.20	\$14.98 \$15.29	\$17.15 \$17.51	\$12.79 \$12.96	\$15.88 \$16.10	\$18.60 \$18.85	\$21.40 \$21.68	\$27.17 \$27.56	\$30.88 \$31.32	3
39	\$4.60	\$5.70	\$6.58	\$7.29	\$8.88	\$9.97	\$7.52	\$9.38	\$10.74	\$12.44	\$15.61	\$17.88	\$13.13	\$16.32	\$19.11	\$21.00	\$27.94	\$31.77	3
40	\$4.63	\$5.76	\$6.66	\$7.38	\$9.00	\$10.11	\$7.67	\$9.56	\$11.17	\$12.69	\$15.94	\$18.25	\$13.30	\$16.54	\$19.36	\$22.29	\$28.34	\$32.21	4
41	\$4.69	\$5.82	\$6.74	\$7.48	\$9.11	\$10.24	\$7.82	\$9.75	\$11.39	\$12.95	\$16.28	\$18.62	\$13.48	\$16.76	\$19.62	\$22.59	\$28.74	\$32.67	4
42	\$4.73	\$5.90	\$6.82	\$7.58	\$9.23	\$10.37	\$7.96	\$9.92	\$11.62	\$13.21	\$16.61	\$19.01	\$13.66	\$16.98	\$19.89	\$22.90	\$29.14	\$33.14	4
43 44	\$4.79 \$4.82	\$5.95 \$6.02	\$6.90 \$6.99	\$7.66 \$7.76	\$9.35 \$9.47	\$10.52 \$10.65	\$8.11 \$8.25	\$10.12 \$10.31	\$11.85 \$12.08	\$13.48 \$13.75	\$16.96 \$17.31	\$19.40 \$19.81	\$13.84 \$14.03	\$17.22 \$17.45	\$20.16 \$20.44	\$23.22 \$23.54	\$29.55 \$29.96	\$33.62 \$34.10	4:
45	\$4.86	\$6.02	\$7.06	\$7.76	\$9.58	\$10.65	\$8.42	\$10.51	\$12.00	\$14.03	\$17.68	\$20.23	\$14.03	\$17.43	\$20.44	\$23.85	\$30.38	\$34.60	4
46	\$4.95	\$6.20	\$7.22	\$8.02	\$9.81	\$11.04	\$8.70	\$10.88	\$12.72	\$14.41	\$18.13	\$20.74	\$14.43	\$17.95	\$21.04	\$24.23	\$30.89	\$35.18	4
47	\$5.05	\$6.33	\$7.37	\$8.21	\$10.05	\$11.30	\$9.00	\$11.26	\$13.15	\$14.81	\$18.59	\$21.27	\$14.66	\$18.25	\$21.38	\$24.63	\$31.41	\$35.76	4
48	\$5.13	\$6.45	\$7.52	\$8.38	\$10.29	\$11.57	\$9.32	\$11.66	\$13.57	\$15.22	\$19.06	\$21.81	\$14.89	\$18.54	\$21.73	\$25.03	\$31.92	\$36.34	4
49 50	\$5.21 \$5.30	\$6.57 \$6.70	\$7.69 \$7.84	\$8.57 \$8.75	\$10.52 \$10.75	\$11.84 \$12.10	\$9.65 \$9.99	\$12.09 \$12.53	\$14.03 \$14.49	\$15.64 \$16.08	\$19.55 \$20.04	\$22.37 \$22.95	\$15.13 \$15.37	\$18.83 \$19.13	\$22.07 \$22.42	\$25.43 \$25.85	\$32.45 \$32.99	\$36.95 \$37.58	4 5
51	\$5.30 \$5.39	\$6.82	\$8.00	\$8.93	\$10.75	\$12.10	\$10.33	\$12.53	\$14.49	\$16.53	\$20.55	\$23.52	\$15.61	\$19.13	\$22.78	\$26.27	\$33.53	\$38.20	5
52	\$5.48	\$6.94	\$8.15	\$9.10	\$11.21	\$12.62	\$10.69	\$13.43	\$15.46	\$16.98	\$21.07	\$24.11	\$15.85	\$19.73	\$23.14	\$26.70	\$34.09	\$38.84	5
53	\$5.57	\$7.06	\$8.32	\$9.28	\$11.44	\$12.89	\$11.08	\$13.92	\$15.96	\$17.46	\$21.60	\$24.73	\$16.10	\$20.05	\$23.51	\$27.13	\$34.65	\$39.49	5
54	\$5.65	\$7.21	\$8.47	\$9.46	\$11.66	\$13.16	\$11.46	\$14.41	\$16.49	\$17.94	\$22.14	\$25.37	\$16.36	\$20.36	\$23.88	\$27.57	\$35.22	\$40.15	5
55 56	\$5.73 \$6.29	\$7.33 \$7.95	\$8.62 \$9.30	\$9.65 \$10.42	\$11.89 \$12.90	\$13.42 \$14.55	\$11.86 \$12.43	\$14.93 \$15.64	\$17.03 \$17.82	\$18.49 \$19.48	\$22.72 \$24.09	\$26.00 \$27.59	\$16.61 \$17.30	\$20.69 \$21.58	\$24.27 \$25.36	\$28.02 \$29.30	\$35.81 \$37.53	\$40.81 \$42.81	5 5
57	\$6.29 \$6.85	\$8.57	\$9.30	\$11.20	\$13.89	\$14.55	\$13.02	\$16.40	\$18.66	\$20.54	\$25.55	\$27.39	\$17.30	\$22.53	\$26.49	\$30.66	\$39.35	\$44.90	5
58	\$7.40	\$9.20	\$10.64	\$11.98	\$14.89	\$16.85	\$13.64	\$17.18	\$19.55	\$21.64	\$27.10	\$31.06	\$18.77	\$23.51	\$27.68	\$32.09	\$41.25	\$47.10	5
59	\$7.95	\$9.82	\$11.32	\$12.75	\$15.90	\$18.01	\$14.29	\$18.01	\$20.46	\$22.79	\$28.75	\$32.96	\$19.55	\$24.54	\$28.92	\$33.58	\$43.24	\$49.40	5
60	\$8.50	\$10.44	\$11.98	\$13.53	\$16.90	\$19.15	\$14.97	\$18.87	\$21.43	\$24.02	\$30.49	\$34.97	\$20.35	\$25.61	\$30.22	\$35.13	\$45.34	\$51.82	6
61 62	\$9.06 \$9.63	\$11.08 \$11.70	\$12.66 \$13.33	\$14.30 \$15.08	\$17.90 \$18.90	\$20.30 \$21.44	\$15.69 \$16.45	\$19.76 \$20.68	\$22.43 \$23.50	\$25.31 \$26.69	\$32.34 \$34.29	\$37.11 \$39.39	\$21.20 \$22.09	\$26.72 \$27.87	\$31.57 \$33.01	\$36.77 \$38.48	\$47.53 \$49.81	\$54.36 \$57.01	62
63	\$10.63	\$12.94	\$14.75	\$16.70	\$20.93	\$23.75	\$17.63	\$22.13	\$25.30	\$28.79	\$36.91	\$42.35	\$23.68	\$29.85	\$35.31	\$41.05	\$52.98	\$60.59	63
64	\$11.64	\$14.17	\$16.17	\$18.30	\$22.96	\$26.05	\$18.90	\$23.69	\$27.24	\$31.06	\$39.72	\$45.53	\$25.40	\$31.97	\$37.76	\$43.80	\$56.35	\$64.37	64
65	\$12.65	\$15.40	\$17.58	\$19.92	\$24.99	\$28.35	\$20.27	\$25.37	\$29.32	\$33.52	\$42.76	\$48.96	\$27.24	\$34.23	\$40.39	\$46.74	\$59.93	\$68.40	6
66 67	\$13.66 \$14.66	\$16.65 \$17.89	\$19.00 \$20.43	\$21.53 \$23.13	\$27.01 \$29.04	\$30.66 \$32.96	\$21.74 \$23.30	\$27.15 \$29.06	\$31.57 \$33.99	\$36.17 \$39.01	\$46.02 \$49.56	\$52.64 \$56.60	\$29.21 \$31.34	\$36.65 \$39.25	\$43.20 \$46.20	\$49.87 \$53.22	\$63.75 \$67.79	\$72.68 \$77.21	66
68	\$16.67	\$20.35	\$23.28	\$26.32	\$32.93	\$37.36	\$25.64	\$32.04	\$37.51	\$42.91	\$54.25	\$61.84	\$34.17	\$42.87	\$50.52	\$57.96	\$73.45	\$83.49	68
69	\$18.65	\$22.84	\$26.14	\$29.50	\$36.85	\$41.75	\$28.23	\$35.33	\$41.39	\$47.19	\$59.40	\$67.58	\$37.26	\$46.83	\$55.24	\$63.13	\$79.57	\$90.29	69
70	\$20.65	\$25.30	\$29.01	\$32.68	\$40.76	\$46.15	\$31.08	\$38.96	\$45.69	\$51.91	\$65.04	\$73.84	\$40.62	\$51.15	\$60.40	\$68.76	\$86.22	\$97.64	70
71	\$22.63	\$27.78	\$31.86	\$35.88	\$44.65	\$50.55	\$34.21	\$42.96	\$50.42	\$57.10	\$71.21	\$80.71	\$44.29	\$55.87	\$66.06	\$74.90	\$93.40	\$105.59	71
72 73	\$24.63 \$28.20	\$30.25 \$34.83	\$34.72 \$40.13	\$39.06 \$44.99	\$48.55 \$55.67	\$54.93 \$62.88	\$37.66 \$41.72	\$47.36 \$52.64	\$55.66 \$62.00	\$62.81 \$69.77	\$77.96 \$86.25	\$88.21 \$97.43	\$48.29 \$53.02	\$61.01 \$67.24	\$72.23 \$79.81	\$81.59 \$89.89	\$101.20 \$111.05	\$114.18 \$125.09	72 73
74	\$28.20 \$31.78	\$34.83	\$45.53	\$44.99 \$50.92	\$62.78	\$70.81	\$41.72 \$46.21	\$52.64 \$58.49	\$69.06	\$77.51	\$95.43	\$97.43	\$53.02 \$58.22	\$74.12	\$88.17	\$99.02	\$111.05	\$125.09	74
75	\$35.35	\$43.99	\$50.94	\$56.85	\$69.89	\$78.75	\$51.18	\$65.00	\$76.92	\$86.08	\$105.58	\$118.87	\$63.93	\$81.69	\$97.41	\$109.10	\$133.68	\$150.15	75
76	\$38.94	\$48.57	\$56.35	\$62.78	\$77.00	\$86.68	\$56.69	\$72.24	\$85.68	\$95.61	\$116.80	\$131.30	\$70.20	\$90.02	\$107.61	\$120.19	\$146.67	\$164.51	76
77	\$42.52	\$53.14	\$61.75	\$68.72	\$84.11	\$94.62	\$62.81	\$80.29	\$95.44	\$106.21	\$129.22	\$145.04	\$77.10	\$99.21	\$118.90	\$132.41	\$160.96	\$180.25	77
78 79	\$45.83 \$49.13	\$57.38 \$61.61	\$66.79 \$71.84	\$74.28 \$79.85	\$90.79 \$97.49	\$102.03 \$109.43	\$66.79 \$71.02	\$85.51 \$91.08	\$101.78 \$108.56	\$113.20 \$120.65	\$137.50 \$146.32	\$154.12 \$163.78	\$81.40 \$85.93	\$104.98 \$111.08	\$125.99 \$133.54	\$140.24 \$148.53	\$170.21 \$179.99	\$190.33 \$200.99	78 79
80	\$49.13 \$52.43	\$65.85	\$71.84 \$76.88	\$85.42	\$97.49 \$104.18	\$109.43	\$71.02 \$75.52	\$97.08	\$108.56	\$120.65	\$146.32	\$174.03	\$90.73	\$117.54	\$133.54	\$148.53	\$179.99	\$200.99	80
81	\$55.74	\$70.07	\$81.92	\$90.99	\$110.86	\$124.23	\$80.30	\$103.32	\$123.51	\$137.07	\$165.72	\$184.93	\$95.79	\$124.38	\$149.99	\$166.60	\$201.27	\$224.13	8
82	\$59.04	\$74.31	\$86.97	\$96.56	\$117.56	\$131.64	\$85.38	\$110.03	\$131.75	\$146.11	\$176.36	\$196.54	\$101.15	\$131.59	\$158.95	\$176.44	\$212.84	\$236.69	8:
83	\$63.37	\$79.93	\$93.68	\$104.01	\$126.54	\$141.58	\$90.79	\$117.16	\$140.45	\$155.71	\$187.77	\$209.07	\$107.05	\$139.49	\$168.69	\$187.20	\$225.63	\$250.69	8
84 85	\$67.72 \$72.04	\$85.53 \$91.12	\$100.39 \$107.10	\$111.45 \$118.90	\$135.53 \$144.51	\$151.53 \$161.48	\$96.57 \$102.71	\$124.76 \$132.85	\$149.72 \$159.61	\$165.92 \$176.81	\$199.91 \$212.85	\$222.39 \$236.56	\$113.30 \$119.92	\$147.86 \$156.73	\$179.03 \$189.99	\$198.61 \$210.73	\$239.18 \$253.56	\$265.52 \$281.23	8
86	\$72.04 \$76.38	\$91.12	\$107.10	\$118.90	\$153.51	\$171.48	\$102.71	\$132.85	\$170.15	\$176.81	\$212.85	\$251.64	\$119.92	\$166.13	\$201.63	\$210.73	\$268.79	\$281.23	8
87	\$80.72	\$102.34	\$120.52	\$133.79	\$162.49	\$181.38	\$116.17	\$150.63	\$181.40	\$200.81	\$241.27	\$267.65	\$134.35	\$176.10	\$214.01	\$237.18	\$284.93	\$315.49	8
88	\$84.82	\$107.48	\$126.64	\$140.61	\$170.87	\$190.76	\$121.40	\$157.32	\$189.49	\$209.74	\$252.09	\$279.66	\$139.89	\$183.30	\$222.78	\$246.93	\$296.77	\$328.64	8
89	\$88.92	\$112.64	\$132.76	\$147.44	\$179.27	\$200.13	\$126.85	\$164.32	\$197.93	\$219.09	\$263.40	\$292.23	\$145.65	\$190.80	\$231.94	\$257.07	\$309.08	\$342.33	8
90 91	\$93.02 \$97.12	\$117.78 \$122.94	\$138.89 \$144.99	\$154.28 \$161.10	\$187.65 \$196.03	\$209.52 \$218.89	\$132.56 \$138.52	\$171.61 \$179.23	\$206.76 \$215.97	\$228.83 \$239.02	\$275.20 \$287.54	\$305.35 \$319.06	\$151.64 \$157.88	\$198.58 \$206.70	\$241.46 \$251.36	\$267.63 \$278.62	\$321.90 \$335.27	\$356.60 \$371.46	9
91 92	\$97.12 \$101.20	\$122.94 \$128.10	\$144.99 \$151.12	\$161.10 \$167.93	\$196.03 \$204.41	\$218.89	\$138.52 \$144.75	\$179.23 \$187.20	\$215.97 \$225.61	\$239.02 \$249.67	\$287.54 \$300.44	\$319.06	\$157.88 \$164.38	\$206.70 \$215.15	\$251.36 \$261.67	\$278.62 \$290.06	\$335.27 \$349.20	\$371.46 \$386.94	9
92	\$101.20	\$128.10	\$151.12	\$167.93	\$204.41	\$228.27	\$144.75	\$187.20	\$230.76	\$249.67	\$300.44	\$333.37	\$164.38	\$215.15	\$266.84	\$295.83	\$356.24	\$394.63	9
94	\$106.68	\$134.79	\$158.98	\$176.75	\$215.33	\$240.38	\$151.90	\$195.98	\$236.03	\$261.23	\$314.45	\$348.73	\$171.40	\$223.87	\$272.12	\$301.72	\$363.43	\$402.47	9
95	\$109.42	\$138.15	\$162.91	\$181.15	\$220.77	\$246.44	\$155.62	\$200.51	\$241.41	\$267.20	\$321.68	\$356.69	\$175.01	\$228.36	\$277.50	\$307.71	\$370.76	\$410.47	9
96 97	\$112.16	\$141.49	\$166.85	\$185.56	\$226.23	\$252.49	\$159.42	\$205.16	\$246.93	\$273.32	\$329.09	\$364.82	\$178.71	\$232.95	\$282.99	\$313.84	\$378.24	\$418.63	9
97 98	\$114.90 \$117.62	\$144.85 \$148.21	\$170.78 \$174.71	\$189.96 \$194.36	\$231.68 \$237.13	\$258.56 \$264.61	\$163.32 \$167.31	\$209.91 \$214.78	\$252.56 \$258.34	\$279.58 \$285.97	\$336.66 \$344.40	\$373.13 \$381.63	\$182.48 \$186.34	\$237.63 \$242.41	\$288.57 \$294.27	\$320.08 \$326.45	\$385.86 \$393.64	\$426.97 \$435.47	9
99	\$120.36	\$151.57	\$174.71	\$194.30	\$242.58	\$270.67	\$171.40	\$214.76	\$264.24	\$292.52	\$352.33	\$390.34	\$190.29	\$247.29	\$300.08	\$332.94	\$401.58	\$444.15	9:
100+	\$123.09	\$154.91	\$182.58	\$203.17	\$248.03	\$276.73	\$175.58	\$224.84	\$270.28	\$299.21	\$360.44	\$399.22	\$194.32	\$252.26	\$306.00	\$339.55	\$409.67	\$452.99	100

				Q	uarterly Pre	mium per \$	300 Monthly						% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Option		1	C	omprehensi Aut	ive - 20 Day to 3% Comp			1		Au	to 5% Comp	ound Inflati	on		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$12.31	\$15.02	\$17.18	\$18.92	\$22.90	\$25.62	\$17.71	\$21.88	\$25.40	\$28.68	\$35.65	\$40.77	\$32.55	\$40.41	\$47.28	\$54.19	\$68.51	\$77.66	25
26 27	\$12.38 \$12.42	\$15.13 \$15.22	\$17.29 \$17.44	\$19.07 \$19.22	\$23.09 \$23.27	\$25.82 \$26.04	\$17.97 \$18.25	\$22.24 \$22.59	\$25.80 \$26.22	\$29.14 \$29.60	\$36.26 \$36.86	\$41.48 \$42.20	\$32.93 \$33.34	\$40.91 \$41.40	\$47.84 \$48.41	\$54.85 \$55.53	\$69.37 \$70.27	\$78.65 \$79.65	20
28	\$12.42	\$15.22	\$17.44 \$17.53	\$19.22	\$23.27 \$23.44	\$26.04	\$18.25 \$18.54	\$22.59	\$26.22 \$26.64	\$29.60	\$30.86	\$42.20 \$42.91	\$33.34	\$41.40	\$48.41 \$48.98	\$56.21	\$70.27 \$71.15	\$80.69	28
29	\$12.56	\$15.40	\$17.68	\$19.49	\$23.62	\$26.47	\$18.82	\$23.31	\$27.07	\$30.59	\$38.14	\$43.65	\$34.11	\$42.39	\$49.56	\$56.88	\$72.04	\$81.71	2
30	\$12.63	\$15.51	\$17.79	\$19.64	\$23.80	\$26.69	\$19.11	\$23.66	\$27.50	\$31.10	\$38.79	\$44.40	\$34.51	\$42.91	\$50.16	\$57.60	\$72.96	\$82.78	30
31	\$12.71	\$15.62	\$17.90	\$19.79	\$23.98	\$26.86	\$19.38	\$24.02	\$27.93	\$31.59	\$39.45	\$45.18	\$34.89	\$43.41	\$50.77	\$58.31	\$73.89	\$83.85	3
32	\$12.77	\$15.70	\$18.04	\$19.92	\$24.16	\$27.07	\$19.68	\$24.41	\$28.35	\$32.13	\$40.13	\$45.96	\$35.32	\$43.93	\$51.37	\$59.02	\$74.81	\$84.92	32
33	\$12.84	\$15.80	\$18.14	\$20.06	\$24.37	\$27.29	\$19.95	\$24.79	\$28.81	\$32.66	\$40.80	\$46.74	\$35.76	\$44.47	\$51.98	\$59.73	\$75.77	\$86.02	33
34 35	\$12.91 \$12.98	\$15.90 \$16.01	\$18.28 \$18.39	\$20.21 \$20.35	\$24.55 \$24.72	\$27.50 \$27.71	\$20.24 \$20.56	\$25.19 \$25.54	\$29.28 \$29.74	\$33.19 \$33.76	\$41.51 \$42.26	\$47.56 \$48.38	\$36.18 \$36.61	\$45.00 \$45.50	\$52.58 \$53.25	\$60.48 \$61.19	\$76.74 \$77.66	\$87.12 \$88.25	35
36	\$13.13	\$16.01	\$18.65	\$20.55	\$25.08	\$28.11	\$20.96	\$26.04	\$30.35	\$34.44	\$43.15	\$49.38	\$37.10	\$46.10	\$53.25 \$53.97	\$62.04	\$78.76	\$89.51	3
37	\$13.23	\$16.36	\$18.85	\$20.89	\$25.40	\$28.53	\$21.34	\$26.53	\$30.95	\$35.16	\$44.04	\$50.41	\$37.61	\$46.71	\$54.68	\$62.90	\$79.86	\$90.78	37
38	\$13.38	\$16.54	\$19.11	\$21.16	\$25.76	\$28.92	\$21.74	\$27.03	\$31.56	\$35.86	\$44.97	\$51.47	\$38.10	\$47.34	\$55.43	\$63.75	\$80.99	\$92.07	38
39	\$13.52	\$16.76	\$19.35	\$21.45	\$26.11	\$29.32	\$22.13	\$27.58	\$32.20	\$36.56	\$45.89	\$52.54	\$38.60	\$47.99	\$56.17	\$64.64	\$82.14	\$93.39	39
40	\$13.63	\$16.93	\$19.57	\$21.69	\$26.47	\$29.71	\$22.55	\$28.11	\$32.84	\$37.31	\$46.85	\$53.65	\$39.09	\$48.63	\$56.91	\$65.53	\$83.31	\$94.70	40
41 42	\$13.77	\$17.11	\$19.82	\$21.99	\$26.79	\$30.10	\$22.98	\$28.64	\$33.48	\$38.07	\$47.84	\$54.76	\$39.63	\$49.27	\$57.71	\$66.42	\$84.49	\$96.05	41
42	\$13.92 \$14.05	\$17.33 \$17.50	\$20.06 \$20.28	\$22.26 \$22.52	\$27.14 \$27.50	\$30.49 \$30.92	\$23.42 \$23.84	\$29.17 \$29.74	\$34.14 \$34.83	\$38.84 \$39.63	\$48.85 \$49.87	\$55.89 \$57.07	\$40.16 \$40.69	\$49.95 \$50.62	\$58.48 \$59.27	\$67.34 \$68.27	\$85.67 \$86.87	\$97.44 \$98.82	42
44	\$14.03	\$17.68	\$20.53	\$22.81	\$27.85	\$30.32	\$24.27	\$30.32	\$35.50	\$40.41	\$50.91	\$58.23	\$41.23	\$51.29	\$60.09	\$69.19	\$88.08	\$100.25	44
45	\$14.30	\$17.86	\$20.78	\$23.06	\$28.17	\$31.70	\$24.72	\$30.88	\$36.18	\$41.23	\$51.98	\$59.49	\$41.77	\$51.98	\$60.90	\$70.13	\$89.32	\$101.71	45
46	\$14.54	\$18.25	\$21.20	\$23.58	\$28.84	\$32.47	\$25.58	\$31.98	\$37.39	\$42.37	\$53.28	\$60.97	\$42.44	\$52.79	\$61.86	\$71.26	\$90.83	\$103.42	46
47	\$14.84	\$18.61	\$21.66	\$24.11	\$29.56	\$33.23	\$26.47	\$33.12	\$38.63	\$43.55	\$54.65	\$62.55	\$43.11	\$53.65	\$62.87	\$72.39	\$92.31	\$105.13	47
48	\$15.09	\$18.96	\$22.13	\$24.65	\$30.24	\$34.01	\$27.39	\$34.29	\$39.92	\$44.76	\$56.03	\$64.14	\$43.79	\$54.49	\$63.86	\$73.57	\$93.85	\$106.87	48
49 50	\$15.33 \$15.59	\$19.32 \$19.71	\$22.59 \$23.06	\$25.19 \$25.73	\$30.92 \$31.59	\$34.79 \$35.57	\$28.35 \$29.36	\$35.54 \$36.82	\$41.23 \$42.58	\$45.99 \$47.28	\$57.45 \$58.92	\$65.78 \$67.44	\$44.47 \$45.18	\$55.36 \$56.24	\$64.89 \$65.92	\$74.78 \$75.99	\$95.41 \$96.97	\$108.65 \$110.46	49 50
51	\$15.83	\$20.06	\$23.51	\$26.26	\$32.27	\$36.32	\$30.38	\$38.14	\$43.97	\$48.60	\$60.40	\$69.16	\$45.89	\$57.13	\$66.99	\$77.23	\$98.58	\$110.46	5
52	\$16.12	\$20.43	\$23.98	\$26.75	\$32.93	\$37.10	\$31.45	\$39.48	\$45.42	\$49.95	\$61.94	\$70.90	\$46.60	\$58.03	\$68.05	\$78.49	\$100.21	\$114.19	52
53	\$16.36	\$20.78	\$24.44	\$27.29	\$33.62	\$37.88	\$32.55	\$40.91	\$46.93	\$51.33	\$63.50	\$72.71	\$47.34	\$58.95	\$69.11	\$79.75	\$101.88	\$116.12	53
54	\$16.61	\$21.16	\$24.90	\$27.82	\$34.29	\$38.68	\$33.68	\$42.37	\$48.49	\$52.76	\$65.10	\$74.56	\$48.10	\$59.87	\$70.22	\$81.04	\$103.55	\$118.04	54
55	\$16.86	\$21.53	\$25.37	\$28.35	\$34.97	\$39.45	\$34.86	\$43.90	\$50.06	\$54.35	\$66.77	\$76.45	\$48.85	\$60.83	\$71.34	\$82.36	\$105.26	\$120.00	55
56 57	\$18.50 \$20.13	\$23.38 \$25.19	\$27.32 \$29.32	\$30.62 \$32.91	\$37.92 \$40.84	\$42.80 \$46.18	\$36.53 \$38.27	\$45.99 \$48.20	\$52.40 \$54.85	\$57.27 \$60.37	\$70.83 \$75.13	\$81.10 \$86.05	\$50.86 \$52.98	\$63.47 \$66.23	\$74.53 \$77.88	\$86.16 \$90.15	\$110.35 \$115.69	\$125.86 \$132.01	5
58	\$20.13	\$27.03	\$31.26	\$35.22	\$43.79	\$49.56	\$40.08	\$50.52	\$57.45	\$63.61	\$79.70	\$91.32	\$55.18	\$69.11	\$81.36	\$94.35	\$121.26	\$138.49	58
59	\$23.38	\$28.89	\$33.26	\$37.50	\$46.74	\$52.94	\$42.01	\$52.94	\$60.16	\$67.02	\$84.52	\$96.91	\$57.45	\$72.14	\$85.03	\$98.73	\$127.15	\$145.24	59
60	\$25.01	\$30.70	\$35.22	\$39.78	\$49.65	\$56.31	\$44.01	\$55.45	\$63.01	\$70.62	\$89.65	\$102.82	\$59.84	\$75.27	\$88.83	\$103.31	\$133.30	\$152.36	60
61	\$26.64	\$32.55	\$37.21	\$42.05	\$52.61	\$59.65	\$46.10	\$58.09	\$65.96	\$74.42	\$95.10	\$109.11	\$62.33	\$78.55	\$92.81	\$108.12	\$139.73	\$159.83	61
62	\$28.28	\$34.40	\$39.20	\$44.32 \$49.09	\$55.56	\$63.04	\$48.35	\$60.79	\$69.08	\$78.44	\$100.82	\$115.80	\$64.93	\$81.96 \$87.76	\$97.04	\$113.12	\$146.42	\$167.62 \$178.12	62
63 64	\$31.23 \$34.22	\$38.03 \$41.66	\$43.36 \$47.53	\$49.09 \$53.82	\$61.55 \$67.49	\$69.83 \$76.59	\$51.83 \$55.56	\$65.07 \$69.66	\$74.39 \$80.08	\$84.62 \$91.32	\$108.50 \$116.79	\$124.51 \$133.86	\$69.62 \$74.67	\$93.98	\$103.81 \$111.03	\$120.70 \$128.78	\$155.74 \$165.67	\$178.12	64
65	\$37.17	\$45.29	\$51.69	\$58.55	\$73.46	\$83.35	\$59.60	\$74.56	\$86.20	\$98.54	\$125.72	\$143.94	\$80.08	\$100.64	\$118.75	\$137.42	\$176.20	\$201.10	65
66	\$40.16	\$48.95	\$55.86	\$63.28	\$79.40	\$90.15	\$63.89	\$79.83	\$92.81	\$106.34	\$135.32	\$154.75	\$85.88	\$107.76	\$127.01	\$146.64	\$187.41	\$213.66	66
67	\$43.11	\$52.58	\$60.05	\$68.01	\$85.38	\$96.91	\$68.49	\$85.45	\$99.92	\$114.70	\$145.67	\$166.38	\$92.15	\$115.40	\$135.83	\$156.45	\$199.32	\$227.00	67
68	\$48.98	\$59.84	\$68.45	\$77.39	\$96.83	\$109.82	\$75.38	\$94.20	\$110.28	\$126.15	\$159.51	\$181.82	\$100.46	\$126.04	\$148.53	\$170.40	\$215.94	\$245.47	68
69	\$54.82	\$67.13	\$76.84	\$86.74	\$108.32	\$122.73	\$83.00	\$103.88	\$121.70	\$138.74	\$174.63	\$198.68	\$109.53	\$137.68	\$162.39	\$185.59	\$233.93	\$265.45	69
70 71	\$60.70 \$66.53	\$74.39 \$81.64	\$85.27 \$93.67	\$96.09 \$105.48	\$119.81 \$131.27	\$135.67 \$148.59	\$91.36 \$100.56	\$114.55 \$126.29	\$134.32 \$148.24	\$152.61 \$167.87	\$191.21 \$209.35	\$217.11 \$237.28	\$119.43 \$130.20	\$150.37 \$164.24	\$177.58 \$194.19	\$202.17 \$220.21	\$253.47 \$274.59	\$287.05 \$310.41	70 71
72	\$72.39	\$88.94	\$102.07	\$114.83	\$142.76	\$161.51	\$110.74	\$139.24	\$163.64	\$184.67	\$229.20	\$259.34	\$141.98	\$179.36	\$212.34	\$239.87	\$297.54	\$335.68	72
73	\$82.92	\$102.38	\$117.96	\$132.26	\$163.68	\$184.84	\$122.66	\$154.75	\$182.29	\$205.12	\$253.57	\$286.44	\$155.88	\$197.69	\$234.61	\$264.28	\$326.46	\$367.76	73
74	\$93.41	\$115.87	\$133.86	\$149.70	\$184.56	\$208.19	\$135.86	\$171.96	\$203.03	\$227.85	\$280.54	\$316.39	\$171.18	\$217.90	\$259.19	\$291.14	\$358.19	\$402.91	74
75	\$103.95	\$129.32	\$149.77	\$167.12	\$205.47	\$231.52	\$150.48	\$191.10	\$226.15	\$253.08	\$310.39	\$349.48	\$187.98	\$240.16	\$286.37	\$320.74	\$393.02	\$441.43	75
76 77	\$114.48 \$125.00	\$142.79 \$156.23	\$165.67 \$181.58	\$184.56 \$202.03	\$226.39 \$247.28	\$254.85 \$278.19	\$166.66 \$184.67	\$212.38 \$236.04	\$251.90 \$280.58	\$281.11 \$312.22	\$343.40 \$379.90	\$386.01 \$426.39	\$206.40 \$226.68	\$264.67 \$291.68	\$316.39 \$349.55	\$353.35 \$389.28	\$431.23 \$473.24	\$483.63 \$529.90	76 77
78	\$125.00	\$168.69	\$196.37	\$202.03	\$266.95	\$299.96	\$196.37	\$251.41	\$299.24	\$332.79	\$404.26	\$453.11	\$239.31	\$308.64	\$370.43	\$412.31	\$500.42	\$559.58	78
79	\$144.43	\$181.14	\$211.21	\$234.75	\$286.63	\$321.73	\$208.79	\$267.76	\$319.18	\$354.72	\$430.19	\$481.49	\$252.65	\$326.57	\$392.60	\$436.68	\$529.17	\$590.92	79
80	\$154.14	\$193.59	\$226.04	\$251.11	\$306.28	\$343.48	\$222.02	\$285.20	\$340.45	\$378.08	\$457.81	\$511.67	\$266.73	\$345.57	\$416.08	\$462.46	\$559.58	\$624.01	80
81	\$163.86	\$206.02	\$240.83	\$267.52	\$325.93	\$365.24	\$236.07	\$303.78	\$363.11	\$402.97	\$487.18	\$543.72	\$281.60	\$365.66	\$440.94	\$489.79	\$591.73	\$658.94	81
82	\$173.56	\$218.47	\$255.67	\$283.88 \$305.76	\$345.60	\$387.00	\$251.02	\$323.51	\$387.33 \$412.92	\$429.56	\$518.50	\$577.82	\$297.36	\$386.87	\$467.30	\$518.74	\$625.76	\$695.86	82 83
83 84	\$186.31 \$199.07	\$234.97 \$251.44	\$275.41 \$295.12	\$305.76 \$327.67	\$372.04 \$398.46	\$416.25 \$445.50	\$266.95 \$283.91	\$344.47 \$366.80	\$412.92 \$440.20	\$457.77 \$487.83	\$552.04 \$587.76	\$614.65 \$653.81	\$314.72 \$333.11	\$410.09 \$434.72	\$495.95 \$526.32	\$550.37 \$583.91	\$663.34 \$703.20	\$737.02 \$780.64	83
84 85	\$211.82	\$267.91	\$295.12	\$349.55	\$424.85	\$474.73	\$301.96	\$390.57	\$469.26	\$519.84	\$625.79	\$695.48	\$352.57	\$434.72 \$460.79	\$558.58	\$619.52	\$703.20	\$826.80	88
86	\$224.58	\$284.37	\$334.58	\$371.44	\$451.30	\$503.98	\$321.12	\$415.90	\$500.24	\$553.96	\$666.26	\$739.79	\$373.18	\$488.43	\$592.80	\$657.29	\$790.24	\$875.72	86
87	\$237.31	\$300.89	\$354.31	\$393.35	\$477.72	\$533.26	\$341.55	\$442.86	\$533.32	\$590.35	\$709.35	\$786.90	\$395.02	\$517.75	\$629.17	\$697.32	\$837.69	\$927.56	87
88	\$249.37	\$316.01	\$372.32	\$413.41	\$502.38	\$560.82	\$356.92	\$462.54	\$557.08	\$616.64	\$741.15	\$822.22	\$411.27	\$538.91	\$654.98	\$725.97	\$872.49	\$966.19	88
89	\$261.44	\$331.16	\$390.32	\$433.47	\$527.03	\$588.40	\$372.96	\$483.10	\$581.92	\$644.11	\$774.38	\$859.14	\$428.21	\$560.93	\$681.88	\$755.77		\$1,006.46	89
90 91	\$273.46 \$285.52	\$346.28 \$361.43	\$408.32 \$426.28	\$453.57 \$473.63	\$551.68 \$576.33	\$615.97 \$643.54	\$389.72 \$407.25	\$504.55 \$526.96	\$607.86 \$634.96	\$672.77 \$702.74	\$809.09 \$845.38	\$897.71 \$938.01	\$445.81 \$464.17	\$583.84 \$607.71	\$709.89 \$739.02	\$786.83 \$819.13	\$946.42 \$985.69	\$1,048.41 \$1,092.09	90
92	\$285.52 \$297.54	\$376.59	\$426.28 \$444.29	\$473.63	\$600.99	\$671.10	\$407.25 \$425.57	\$550.37	\$663.28	\$702.74	\$883.30	\$980.10	\$483.27	\$632.54	\$769.30	\$852.79	\$985.69		92
93	\$305.59	\$386.44	\$455.84	\$506.67	\$616.99	\$688.93	\$435.96	\$563.10	\$678.44	\$750.83	\$903.65	\$1,002.44	\$493.48	\$645.25	\$784.52	\$869.75	\$1,020.03		93
94	\$313.62	\$396.30	\$467.41	\$519.64	\$633.04	\$706.72	\$446.60	\$576.16	\$693.91	\$768.01		\$1,025.28	\$503.91	\$658.20	\$800.03	\$887.04	\$1,068.46	+ . ,	94
95	\$321.70	\$406.15	\$478.96	\$532.59	\$649.04	\$724.54	\$457.51	\$589.50	\$709.74	\$785.58	\$945.74	\$1,048.65	\$514.54	\$671.40	\$815.86	\$904.68	\$1,090.03		98
96	\$329.74	\$416.00	\$490.53	\$545.53	\$665.09	\$742.32	\$468.70	\$603.16	\$725.97	\$803.55		\$1,072.56	\$525.39	\$684.87	\$831.97	\$922.69	\$1,112.00	+ - ,=	9
97	\$337.78	\$425.87	\$502.10	\$558.48	\$681.13	\$760.14	\$480.14	\$617.13	\$742.54	\$821.94	\$989.78	\$1,097.00	\$536.49	\$698.64	\$848.41	\$941.04	\$1,134.42	\$1,255.27	9
98 99	\$345.82 \$353.85	\$435.74 \$445.60	\$513.66 \$525.22	\$571.43 \$584.38	\$697.15 \$713.19	\$777.93 \$795.76	\$491.88 \$503.91	\$631.44 \$646.05	\$759.51 \$776.86	\$840.75 \$860.01	\$1,012.54 \$1.035.85		\$547.84 \$559.43	\$712.69 \$727.03	\$865.16 \$882.23	\$959.75 \$978.81	\$1,157.29 \$1.180.63		98
	\$361.90	\$455.46	\$536.78	\$597.33	\$729.19	\$813.58	\$516.21	\$661.03	\$794.62	\$879.67	\$1,059.69		\$571.27	\$741.64	\$899.64		\$1,204.43		100

ļ					Annual Prer	mium per \$3	300 Monthly E						% Cumulativ	e Increase)					
Issue			Future Purc	hase Option	ı			Comprehens Au		pound Inflati		:		Au	uto 5% Com	pound Inflati	on		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$46.22	\$56.38	\$64.52	\$71.06	\$86.03	\$96.18	\$66.53	\$82.16	\$95.38	\$107.67	\$133.85	\$153.09	\$122.23	\$151.75	\$177.53	\$203.45	\$257.28	\$291.61	25
26 27	\$46.49 \$46.62	\$56.77 \$57.18	\$64.92 \$65.46	\$71.60 \$72.14	\$86.70 \$87.36	\$96.99 \$97.78	\$67.46 \$68.53	\$83.49 \$84.82	\$96.84 \$98.45	\$109.41 \$111.14	\$136.13 \$138.39	\$155.76 \$158.42	\$123.70 \$125.16	\$153.63 \$155.50	\$179.67 \$181.81	\$205.99 \$208.52	\$260.49 \$263.82	\$295.35 \$299.10	26 27
28	\$46.89	\$57.44	\$65.86	\$72.68	\$88.03	\$98.59	\$69.60	\$86.16	\$100.06	\$113.01	\$140.80	\$161.10	\$126.64	\$157.37	\$183.94	\$211.06	\$267.17	\$302.97	2
29	\$47.16	\$57.84	\$66.40	\$73.21	\$88.70	\$99.39	\$70.66	\$87.49	\$101.65	\$114.87	\$143.21	\$163.91	\$128.11	\$159.24	\$186.09	\$213.60	\$270.51	\$306.85	2
30	\$47.42	\$58.23	\$66.79	\$73.73	\$89.38	\$100.19	\$71.73	\$88.84	\$103.26	\$116.75	\$145.61	\$166.72	\$129.58	\$161.10	\$188.35	\$216.27	\$273.98	\$310.85	3
31	\$47.69	\$58.65	\$67.19	\$74.27	\$90.04	\$100.86	\$72.81	\$90.17	\$104.86	\$118.62	\$148.14	\$169.65	\$131.04	\$162.98	\$190.62	\$218.96	\$277.45	\$314.85	3
32 33	\$47.95 \$48.22	\$58.92 \$59.31	\$67.73 \$68.12	\$74.80 \$75.35	\$90.71 \$91.50	\$101.65 \$102.47	\$73.88 \$74.93	\$91.63 \$93.12	\$106.47 \$108.20	\$120.63 \$122.64	\$150.68 \$153.22	\$172.59 \$175.54	\$132.65 \$134.26	\$164.97 \$166.98	\$192.90 \$195.16	\$221.62 \$224.29	\$280.93 \$284.54	\$318.86 \$323.02	3
34	\$48.50	\$59.72	\$68.67	\$75.88	\$92.18	\$102.47	\$76.01	\$94.58	\$100.20	\$124.63	\$155.89	\$178.60	\$135.86	\$168.99	\$195.16	\$227.10	\$288.13	\$327.15	3
35	\$48.76	\$60.12	\$69.07	\$76.42	\$92.84	\$103.20	\$77.21	\$95.92	\$111.67	\$124.03	\$158.71	\$170.00	\$137.46	\$170.85	\$199.98	\$229.77	\$291.61	\$331.42	3
36	\$49.29	\$60.78	\$70.00	\$77.47	\$94.17	\$105.53	\$78.68	\$97.78	\$113.95	\$129.32	\$162.04	\$185.42	\$139.34	\$173.13	\$202.65	\$232.97	\$295.76	\$336.11	3
37	\$49.70	\$61.45	\$70.80	\$78.41	\$95.38	\$107.13	\$80.15	\$99.66	\$116.23	\$131.99	\$165.39	\$189.29	\$141.20	\$175.41	\$205.32	\$236.18	\$299.90	\$340.90	3
88	\$50.23	\$62.12	\$71.73	\$79.49	\$96.71	\$108.61	\$81.62	\$101.52	\$118.48	\$134.65	\$168.86	\$193.30	\$143.07	\$177.79	\$208.12	\$239.38	\$304.17	\$345.72	3
10 10	\$50.77 \$51.16	\$62.92	\$72.68	\$80.55 \$81.48	\$98.04	\$110.08	\$83.09 \$84.69	\$103.53	\$120.89 \$123.30	\$137.32 \$140.13	\$172.33	\$197.31	\$144.94 \$146.81	\$180.20	\$210.93 \$213.73	\$242.73 \$246.07	\$308.44	\$350.66 \$355.60	3
11 11	\$51.16 \$51.69	\$63.59 \$64.25	\$73.47 \$74.40	\$82.56	\$99.39 \$100.58	\$111.54 \$113.01	\$86.30	\$105.53 \$107.54	\$123.30	\$140.13	\$175.93 \$179.67	\$201.44 \$205.59	\$146.81	\$182.61 \$185.01	\$213.73	\$246.07	\$312.86 \$317.26	\$360.68	4
12	\$52.24	\$65.05	\$75.35	\$83.62	\$101.93	\$114.48	\$87.89	\$109.54	\$128.24	\$145.88	\$183.41	\$209.86	\$150.81	\$187.55	\$219.62	\$252.88	\$321.66	\$365.89	4
43	\$52.77	\$65.73	\$76.14	\$84.56	\$103.26	\$116.08	\$89.51	\$111.67	\$130.78	\$148.82	\$187.29	\$214.27	\$152.82	\$190.09	\$222.55	\$256.36	\$326.22	\$371.10	4
14	\$53.16	\$66.40	\$77.08	\$85.64	\$104.59	\$117.56	\$91.10	\$113.82	\$133.32	\$151.75	\$191.16	\$218.67	\$154.83	\$192.63	\$225.63	\$259.82	\$330.76	\$376.44	4
5	\$53.70	\$67.06	\$78.01	\$86.56	\$105.80	\$119.03	\$92.84	\$115.95	\$135.86	\$154.83	\$195.16	\$223.36	\$156.83	\$195.16	\$228.69	\$263.30	\$335.42	\$381.91	4
l6 l7	\$54.64 \$55.70	\$68.53 \$69.86	\$79.62 \$81.35	\$88.57 \$90.57	\$108.33 \$111.00	\$121.97 \$124.76	\$96.05 \$99.39	\$120.10 \$124.37	\$140.39 \$145.07	\$159.10 \$163.50	\$200.11 \$205.18	\$228.97 \$234.84	\$159.37 \$161.90	\$198.23 \$201.44	\$232.31 \$236.05	\$267.56 \$271.84	\$341.04 \$346.65	\$388.32 \$394.74	4
18	\$55.70 \$56.64	\$71.19	\$83.09	\$90.57	\$111.00	\$124.76	\$99.39 \$102.86	\$124.37	\$145.07	\$168.05	\$205.18	\$234.84	\$161.90	\$201.44	\$239.79	\$271.84	\$352.40	\$401.28	4
9	\$57.57	\$72.55	\$84.82	\$94.58	\$116.08	\$130.65	\$102.00	\$133.45	\$154.83	\$172.73	\$215.74	\$246.99	\$166.98	\$207.86	\$243.66	\$280.80	\$358.27	\$407.97	4
0	\$58.52	\$74.01	\$86.56	\$96.58	\$118.62	\$133.58	\$110.21	\$138.26	\$159.91	\$177.53	\$221.21	\$253.28	\$169.65	\$211.19	\$247.53	\$285.33	\$364.16	\$414.78	
51	\$59.44	\$75.35	\$88.30	\$98.59	\$121.15	\$136.39	\$114.08	\$143.21	\$165.11	\$182.48	\$226.83	\$259.69	\$172.33	\$214.53	\$251.54	\$290.02	\$370.16	\$421.72	5
2	\$60.51	\$76.68	\$90.04	\$100.45	\$123.70	\$139.34	\$118.09	\$148.27	\$170.59	\$187.55	\$232.57	\$266.23	\$174.99	\$217.88	\$255.55	\$294.68	\$376.31	\$428.80	5
i3 i4	\$61.45 \$62.39	\$78.01	\$91.76 \$93.51	\$102.47	\$126.24	\$142.27	\$122.23	\$153.63 \$159.10	\$176.20 \$182.08	\$192.76	\$238.45	\$273.05	\$177.79	\$221.34	\$259.56 \$263.69	\$299.50 \$304.30	\$382.59	\$436.03	5
5	\$63.32	\$79.49 \$80.82	\$95.25	\$104.46 \$106.47	\$128.78 \$131.31	\$145.20 \$148.14	\$126.51 \$130.91	\$164.84	\$182.08	\$198.10 \$204.12	\$244.45 \$250.73	\$279.99 \$287.08	\$180.61 \$183.41	\$224.82 \$228.43	\$263.69	\$304.30	\$388.86 \$395.27	\$443.23 \$450.58	5
6	\$69.47	\$87.76	\$102.60	\$115.02	\$142.41	\$160.70	\$137.19	\$172.73	\$196.77	\$215.06	\$265.97	\$304.57	\$191.03	\$238.32	\$279.86	\$323.54	\$414.38	\$472.63	5
7	\$75.61	\$94.58	\$110.08	\$123.56	\$153.35	\$173.39	\$143.74	\$181.01	\$205.99	\$226.70	\$282.13	\$323.15	\$198.91	\$248.73	\$292.42	\$338.50	\$434.41	\$495.73	
8	\$81.75	\$101.52	\$117.41	\$132.25	\$164.44	\$186.09	\$150.55	\$189.70	\$215.74	\$238.85	\$299.23	\$342.91	\$207.19	\$259.56	\$305.50	\$354.27	\$455.39	\$520.05	5
59	\$87.76	\$108.46	\$124.89	\$140.80	\$175.54	\$198.78	\$157.76	\$198.78	\$225.90	\$251.67	\$317.39	\$363.88	\$215.74	\$270.91	\$319.28	\$370.70	\$477.43	\$545.42	5
60 61	\$93.91 \$100.06	\$115.29 \$122.23	\$132.25 \$139.73	\$149.35 \$157.89	\$186.48 \$197.57	\$211.46 \$224.02	\$165.24 \$173.13	\$208.25 \$218.14	\$236.58 \$247.67	\$265.16 \$279.47	\$336.63 \$357.07	\$386.07 \$409.71	\$224.69 \$234.04	\$282.67 \$294.95	\$333.56 \$348.51	\$387.93 \$405.97	\$500.54 \$524.72	\$572.13 \$600.19	6
52	\$100.00	\$122.23	\$147.21	\$166.45	\$208.65	\$236.71	\$173.13	\$228.29	\$259.42	\$294.55	\$378.58	\$434.82	\$234.04	\$307.78	\$364.42	\$424.80	\$549.84	\$629.44	6
63	\$117.28	\$142.80	\$162.84	\$184.35	\$231.10	\$262.23	\$194.63	\$244.32	\$279.33	\$317.79	\$407.43	\$467.54	\$261.43	\$329.56	\$389.81	\$453.26	\$584.83	\$668.86	6
64	\$128.50	\$156.43	\$178.46	\$202.11	\$253.41	\$287.61	\$208.65	\$261.56	\$300.70	\$342.91	\$438.55	\$502.68	\$280.39	\$352.94	\$416.92	\$483.58	\$622.09	\$710.67	6
35	\$139.60	\$170.05	\$194.10	\$219.88	\$275.86	\$312.99	\$223.75	\$279.99	\$323.68	\$370.03	\$472.09	\$540.49	\$300.70	\$377.91	\$445.91	\$516.04	\$661.64	\$755.15	6
66 67	\$150.81 \$161.90	\$183.81 \$197.44	\$209.73 \$225.50	\$237.64 \$255.41	\$298.16 \$320.61	\$338.50 \$363.88	\$239.92 \$257.15	\$299.76 \$320.87	\$348.51 \$375.23	\$399.29 \$430.67	\$508.16 \$547.03	\$581.09 \$624.77	\$322.48 \$345.98	\$404.62 \$433.35	\$476.89 \$510.03	\$550.64 \$587.50	\$703.73 \$748.47	\$802.31 \$852.40	6
88	\$183.94	\$224.69	\$225.50	\$290.54	\$363.62	\$412.37	\$283.06	\$353.73	\$414.11	\$430.67	\$598.98	\$682.75	\$345.98	\$473.30	\$510.03	\$639.87	\$810.85	\$921.73	6
59	\$205.85	\$252.07	\$288.54	\$325.69	\$406.77	\$460.87	\$311.65	\$390.07	\$457.00	\$520.98	\$655.77	\$746.06	\$411.30	\$516.98	\$609.82	\$696.92	\$878.45	\$996.80	6
70	\$227.89	\$279.33	\$320.20	\$360.81	\$449.91	\$509.50	\$343.05	\$430.14	\$504.42	\$573.08	\$718.01	\$815.27	\$448.44	\$564.66	\$666.85	\$759.15	\$951.79	\$1,077.89	7
71	\$249.81	\$306.58	\$351.73	\$396.08	\$492.93	\$557.98	\$377.64	\$474.22	\$556.64	\$630.39	\$786.14	\$891.01	\$488.92	\$616.76	\$729.23	\$826.89	\$1,031.14		7
72	\$271.84	\$333.96	\$383.25	\$431.21	\$536.07	\$606.47	\$415.86	\$522.85	\$614.48	\$693.44	\$860.68	\$973.83	\$533.14	\$673.53	\$797.37	\$900.76	\$1,117.30		7
'3 '4	\$311.38 \$350.79	\$384.45 \$435.08	\$442.97 \$502.68	\$496.67 \$562.12	\$614.63 \$693.04	\$694.10 \$781.74	\$460.60 \$510.16	\$581.09 \$645.74	\$684.49 \$762.37	\$770.25 \$855.60	\$952.18 \$1.053.44	\$1,075.61 \$1,188.10	\$585.37 \$642.80	\$742.32 \$818.20	\$880.99 \$973.29	\$992.40	\$1,225.90 \$1,345.06		7
75	\$390.34	\$485.57	\$562.39	\$627.58	\$771.58	\$869.36	\$565.06	\$717.62	\$849.19	\$950.32	\$1,165.52		\$705.86	\$901.82					7
6	\$429.88	\$536.22	\$622.09	\$693.04	\$850.14	\$957.00	\$625.83	\$797.50	\$945.90	\$1,055.58	\$1,289.49	\$1,449.53	\$775.05	\$993.87	\$1,188.10	\$1,326.89	\$1,619.31	\$1,816.08	7
7	\$469.43	\$586.71	\$681.81	\$758.63		\$1,044.63	\$693.44		\$1,053.57		\$1,426.55		\$851.20			\$1,461.81			7
8	\$505.88	\$633.46	\$737.39	\$820.08	\$1,002.41	\$1,126.38	\$737.39	\$944.04	\$1,123.71	\$1,249.68	\$1,518.06		\$898.62	\$1,158.97	\$1,391.02	\$1,548.24			7
9	\$542.34 \$578.82	\$680.22 \$726.97	\$793.08 \$848.79	\$881.52 \$942.96		\$1,208.14 \$1,289.75	\$784.00 \$833.70	\$1,005.49 \$1,070.95	\$1,198.52 \$1,278.40	\$1,331.97 \$1,419.73	\$1,615.44		\$948.72 \$1.001.62	\$1,226.30 \$1,297.64			\$1,987.06 \$2,101.28		7
11	\$615.29	\$773.59	\$904.37	\$1.004.55		\$1,269.75	\$886.46	\$1,070.95	\$1,276.40				\$1,001.62	\$1,297.04			\$2,101.26		8
2	\$651.75	\$820.35	\$960.06	\$1,066.00		\$1,453.25	\$942.57	\$1,214.82	\$1,454.46	\$1,613.03			\$1,116.62	\$1,452.73					8
3	\$699.58	\$882.32	\$1,034.21			\$1,563.07			\$1,550.51				\$1,181.82			\$2,066.68			8
34	\$747.54	\$944.17				\$1,672.87		\$1,377.38	\$1,652.97		\$2,207.07		\$1,250.89	\$1,632.40	\$1,976.38				8
5 6		\$1,006.02 \$1,067.87			\$1,595.40 \$1.694.64	\$1,782.68		\$1,466.62 \$1,561.74	\$1,762.11 \$1,878.45				\$1,323.95 \$1,401.30		\$2,097.54 \$2,226.05				8
7			\$1,256.35			\$2.002.43				\$2,080.18			\$1,401.30						8
8					\$1,886.48					\$2,315.54			\$1,544.36		\$2,459.55				8
39	\$981.71	\$1,243.53	\$1,465.68	\$1,627.71	\$1,979.05	\$2,209.48	\$1,400.49	\$1,814.07	\$2,185.16	\$2,418.67	\$2,907.86	\$3,226.19	\$1,607.95	\$2,106.36	\$2,560.55	\$2,838.00	\$3,412.28	\$3,779.36	8
90		\$1,300.30		\$1,703.20		\$2,313.01		\$1,894.62					\$1,674.07	\$2,192.38	\$2,665.66	\$2,954.61	\$3,553.87		9
91		\$1,357.21	\$1,600.73	\$1,778.55		\$2,416.54	\$1,529.28		\$2,384.34	\$2,638.81			\$1,743.01	\$2,282.02	\$2,775.08		\$3,701.35		9
92		\$1,414.12 \$1,451.13	\$1,668.34 \$1,711.75		\$2,256.77 \$2,316.89	\$2,520.07 \$2,586.99	\$1,598.07 \$1.637.08	\$2,066.68 \$2,114.50	\$2,490.68 \$2,547.58	\$2,756.37 \$2.819.42		\$3,680.37 \$3,764.27	\$1,814.74 \$1.853.08	\$2,375.25 \$2,422.95	\$2,888.75 \$2,945.93	\$3,202.28 \$3,266.00	\$3,855.09 \$3,932.85		9
94	\$1,147.49 \$1.177.68	+ .,				\$2,586.99	\$1,637.08		\$2,547.58	\$2,819.42 \$2,883.95			\$1,853.08				\$3,932.85 \$4.012.20		9
95	\$1,177.00					\$2,033.76	\$1,077.02		\$2,665.14	\$2,003.93			\$1,932.16	\$2,521.13		\$3,330.31			3
96	\$1,238.19	\$1,562.13	\$1,841.99	\$2,048.51	\$2,497.48	\$2,787.50	\$1,759.97	\$2,264.91	\$2,726.04	\$3,017.40	\$3,633.09	\$4,027.56	\$1,972.91	\$2,571.76	\$3,124.12	\$3,464.76	\$4,175.70		9
97	\$1,268.39			\$2,097.14		\$2,854.42	\$1,802.99		\$2,788.30	\$3,086.46		\$4,119.32	\$2,014.57	\$2,623.47					9
98	\$1,298.57					\$2,921.22	\$1,847.07 \$1.892.22	\$2,371.12					\$2,057.20		\$3,248.76 \$3,312.88				9
99											ad.889.70	n4.309.28	L az. 100.75	az. (30.05	ad.d12.88	ad.0(5.57			

				N	Monthly Pren	nium per \$30	00 Monthly E	Benefit Amou	unt After 109 Facility - 20		ncrease (Re	sulting in 21°	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option				Aut		ound Inflatio	n			Au	to 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$2.55 \$2.56	\$3.26 \$3.27	\$3.83 \$3.86	\$4.30 \$4.33	\$5.27 \$5.30	\$5.91 \$5.95	\$3.85 \$3.91	\$4.97 \$5.06	\$5.93 \$6.03	\$6.80 \$6.92	\$8.56 \$8.71	\$9.70 \$9.89	\$7.71 \$7.79	\$10.09 \$10.21	\$12.17 \$12.31	\$14.16 \$14.32	\$18.14 \$18.37	\$20.65 \$20.91	25 26
27	\$2.59	\$3.29	\$3.88	\$4.36	\$5.35	\$6.01	\$3.97	\$5.15	\$6.13	\$7.04	\$8.87	\$10.07	\$7.89	\$10.33	\$12.45	\$14.50	\$18.60	\$21.18	27
28	\$2.61	\$3.31	\$3.91	\$4.39	\$5.39	\$6.05	\$4.03	\$5.23	\$6.24	\$7.16	\$9.03	\$10.25	\$7.99	\$10.45	\$12.60	\$14.67	\$18.83	\$21.45	28
29 30	\$2.62 \$2.63	\$3.34 \$3.36	\$3.94 \$3.97	\$4.43 \$4.46	\$5.43 \$5.47	\$6.12 \$6.16	\$4.09 \$4.15	\$5.31 \$5.40	\$6.34 \$6.45	\$7.28 \$7.40	\$9.19 \$9.35	\$10.43 \$10.63	\$8.09 \$8.18	\$10.57 \$10.69	\$12.74 \$12.90	\$14.86 \$15.04	\$19.07 \$19.32	\$21.74 \$22.01	29 30
31	\$2.64	\$3.38	\$3.99	\$4.49	\$5.52	\$6.20	\$4.13	\$5.48	\$6.56	\$7.52	\$9.53	\$10.03	\$8.27	\$10.83	\$13.06	\$15.22	\$19.56	\$22.29	31
32	\$2.65	\$3.40	\$4.02	\$4.52	\$5.56	\$6.26	\$4.28	\$5.57	\$6.67	\$7.66	\$9.69	\$11.01	\$8.37	\$10.96	\$13.21	\$15.40	\$19.80	\$22.58	32
33 34	\$2.67 \$2.68	\$3.42 \$3.43	\$4.04 \$4.08	\$4.55 \$4.59	\$5.59 \$5.64	\$6.30 \$6.36	\$4.36 \$4.43	\$5.65 \$5.75	\$6.78 \$6.89	\$7.79 \$7.93	\$9.87 \$10.04	\$11.22 \$11.42	\$8.47 \$8.57	\$11.09 \$11.22	\$13.38 \$13.53	\$15.60 \$15.80	\$20.05 \$20.31	\$22.87 \$23.16	33 34
35	\$2.70	\$3.43	\$4.10	\$4.62	\$5.68	\$6.40	\$4.43 \$4.50	\$5.75 \$5.84	\$7.01	\$8.06	\$10.04	\$11.62	\$8.67	\$11.35	\$13.68	\$15.00	\$20.51	\$23.46	35
36	\$2.73	\$3.50	\$4.15	\$4.69	\$5.76	\$6.49	\$4.60	\$5.95	\$7.15	\$8.23	\$10.43	\$11.87	\$8.79	\$11.51	\$13.87	\$16.20	\$20.85	\$23.80	36
37 38	\$2.75 \$2.78	\$3.54 \$3.59	\$4.21 \$4.26	\$4.74 \$4.81	\$5.84 \$5.92	\$6.58 \$6.67	\$4.70 \$4.80	\$6.06 \$6.18	\$7.29 \$7.45	\$8.39 \$8.58	\$10.65 \$10.88	\$12.12 \$12.39	\$8.91 \$9.03	\$11.66 \$11.83	\$14.06 \$14.26	\$16.42 \$16.65	\$21.14 \$21.44	\$24.15 \$24.49	37 38
39	\$2.70	\$3.62	\$4.20	\$4.86	\$6.01	\$6.77	\$4.88	\$6.30	\$7.59	\$8.76	\$11.11	\$12.66	\$9.15	\$11.98	\$14.44	\$16.89	\$21.75	\$24.49	39
40	\$2.83	\$3.66	\$4.37	\$4.93	\$6.07	\$6.86	\$4.99	\$6.42	\$7.74	\$8.94	\$11.35	\$12.94	\$9.27	\$12.13	\$14.64	\$17.11	\$22.04	\$25.19	40
41 42	\$2.87	\$3.71	\$4.42	\$4.98	\$6.16	\$6.94	\$5.10	\$6.55	\$7.90	\$9.12	\$11.59	\$13.21	\$9.39	\$12.30	\$14.84	\$17.34	\$22.36	\$25.55	41 42
42	\$2.89 \$2.92	\$3.75 \$3.78	\$4.47 \$4.52	\$5.05 \$5.10	\$6.25 \$6.31	\$7.04 \$7.13	\$5.21 \$5.32	\$6.67 \$6.80	\$8.06 \$8.22	\$9.32 \$9.52	\$11.84 \$12.09	\$13.51 \$13.79	\$9.52 \$9.64	\$12.46 \$12.63	\$15.04 \$15.25	\$17.58 \$17.82	\$22.67 \$22.99	\$25.92 \$26.29	42
44	\$2.94	\$3.83	\$4.58	\$5.17	\$6.40	\$7.23	\$5.43	\$6.93	\$8.38	\$9.70	\$12.34	\$14.10	\$9.77	\$12.80	\$15.46	\$18.06	\$23.32	\$26.66	44
45 46	\$2.98 \$3.03	\$3.87 \$3.95	\$4.62 \$4.73	\$5.23 \$5.35	\$6.48 \$6.63	\$7.30 \$7.49	\$5.57 \$5.84	\$7.06 \$7.43	\$8.56 \$8.94	\$9.91 \$10.30	\$12.62 \$12.95	\$14.40 \$14.77	\$9.89 \$10.04	\$12.97 \$13.18	\$15.65 \$15.92	\$18.32 \$18.62	\$23.64 \$24.04	\$27.05 \$27.49	45 46
46 47	\$3.03 \$3.07	\$3.95 \$4.03	\$4.73 \$4.83	\$5.35 \$5.47	\$6.63	\$7.49 \$7.67	\$5.84 \$6.15	\$7.43 \$7.81	\$8.94 \$9.34	\$10.30 \$10.69	\$12.95 \$13.28	\$14.77 \$15.16	\$10.04 \$10.20	\$13.18 \$13.39	\$15.92 \$16.17	\$18.62 \$18.92	\$24.04 \$24.43	\$27.49 \$27.95	46 47
48	\$3.14	\$4.10	\$4.94	\$5.59	\$6.94	\$7.85	\$6.46	\$8.21	\$9.77	\$11.11	\$13.62	\$15.55	\$10.36	\$13.60	\$16.42	\$19.23	\$24.83	\$28.41	48
49 50	\$3.18 \$3.25	\$4.19 \$4.26	\$5.04 \$5.15	\$5.71 \$5.83	\$7.11 \$7.26	\$8.02 \$8.21	\$6.79 \$7.13	\$8.62 \$9.06	\$10.21 \$10.67	\$11.54 \$11.99	\$13.96 \$14.32	\$15.95 \$16.36	\$10.52 \$10.68	\$13.82 \$14.04	\$16.69 \$16.95	\$19.55 \$19.86	\$25.25 \$25.65	\$28.89 \$29.37	49 50
50	\$3.25	\$4.26 \$4.35	\$5.15 \$5.24	\$5.83 \$5.95	\$7.26	\$8.21	\$7.13	\$9.06	\$10.67	\$11.99	\$14.69	\$16.36	\$10.88	\$14.04	\$17.22	\$20.19	\$26.08	\$29.37	50 51
52	\$3.36	\$4.42	\$5.35	\$6.07	\$7.57	\$8.57	\$7.87	\$10.01	\$11.66	\$12.94	\$15.07	\$17.22	\$11.02	\$14.49	\$17.50	\$20.52	\$26.51	\$30.35	52
53 54	\$3.40 \$3.45	\$4.50 \$4.58	\$5.45 \$5.56	\$6.19 \$6.31	\$7.72 \$7.88	\$8.75 \$8.92	\$8.26 \$8.69	\$10.52 \$11.04	\$12.20 \$12.75	\$13.43 \$13.95	\$15.46 \$15.85	\$17.67 \$18.13	\$11.20 \$11.37	\$14.72 \$14.95	\$17.78 \$18.05	\$20.83 \$21.18	\$26.95 \$27.39	\$30.86 \$31.36	53 54
55 55	\$3.45 \$3.51	\$4.58 \$4.66	\$5.65	\$6.42	\$8.03	\$9.10	\$9.14	\$11.62	\$13.32	\$13.95	\$16.25	\$18.13	\$11.56	\$14.95	\$18.05	\$21.18	\$27.39 \$27.85	\$31.36	54 55
56	\$3.85	\$5.06	\$6.09	\$6.94	\$8.71	\$9.88	\$9.58	\$12.19	\$13.98	\$15.20	\$17.25	\$19.75	\$12.05	\$15.85	\$19.15	\$22.52	\$29.19	\$33.46	56
57 58	\$4.19 \$4.52	\$5.46 \$5.84	\$6.53 \$6.97	\$7.47 \$7.99	\$9.39 \$10.07	\$10.66	\$10.05 \$10.55	\$12.79 \$13.42	\$14.65 \$15.37	\$15.94 \$16.71	\$18.29 \$19.43	\$20.97 \$22.26	\$12.54 \$13.06	\$16.54	\$20.01 \$20.91	\$23.56 \$24.65	\$30.61 \$32.09	\$35.09 \$36.81	57 58
58 59	\$4.52 \$4.86	\$5.84 \$6.25	\$6.97 \$7.41	\$8.50	\$10.07	\$11.44 \$12.21	\$10.55	\$13.42 \$14.08	\$16.12	\$17.52	\$20.60	\$22.26	\$13.06	\$17.26 \$18.01	\$20.91	\$25.80	\$32.09	\$38.61	58 59
60	\$5.20	\$6.64	\$7.85	\$9.02	\$11.41	\$12.99	\$11.62	\$14.77	\$16.91	\$18.37	\$21.87	\$25.11	\$14.17	\$18.79	\$22.84	\$26.99	\$35.26	\$40.50	60
61 62	\$5.54 \$5.89	\$7.04	\$8.31 \$8.73	\$9.54	\$12.09 \$12.77	\$13.77 \$14.54	\$12.20 \$12.83	\$15.50 \$16.28	\$17.73 \$18.61	\$19.26 \$20.20	\$23.21 \$24.65	\$26.65 \$28.29	\$14.76 \$15.37	\$19.61 \$20.46	\$23.86 \$24.95	\$28.26	\$36.97 \$38.75	\$42.48 \$44.56	61
63	\$6.50	\$7.45 \$8.23	\$9.67	\$10.05 \$11.13	\$14.14	\$16.10	\$13.55	\$17.18	\$19.64	\$21.31	\$26.54	\$30.46	\$16.48	\$21.91	\$26.69	\$29.56 \$31.55	\$41.23	\$47.34	62 63
64	\$7.12	\$9.02	\$10.60	\$12.21	\$15.51	\$17.68	\$14.31	\$18.14	\$20.72	\$22.48	\$28.60	\$32.78	\$17.68	\$23.46	\$28.53	\$33.66	\$43.85	\$50.31	64
65 66	\$7.73 \$8.35	\$9.80 \$10.59	\$11.53 \$12.45	\$13.28 \$14.36	\$16.89 \$18.25	\$19.24 \$20.80	\$15.11 \$15.96	\$19.15 \$20.22	\$21.88 \$23.09	\$23.72 \$25.03	\$30.82 \$33.20	\$35.29 \$37.98	\$18.96 \$20.34	\$25.12 \$26.90	\$30.51 \$32.64	\$35.92 \$38.32	\$46.65 \$49.61	\$53.46 \$56.79	65 66
67	\$8.97	\$11.37	\$13.39	\$15.43	\$19.61	\$22.36	\$16.85	\$21.36	\$24.37	\$26.39	\$35.77	\$40.88	\$21.81	\$28.81	\$34.93	\$40.89	\$52.76	\$60.35	67
68	\$10.18	\$12.95	\$15.26	\$17.55	\$22.25	\$25.36	\$18.16	\$23.21	\$26.81	\$29.37	\$39.22	\$44.74	\$23.79	\$31.47	\$38.19	\$44.53	\$57.16	\$65.25	68
69 70	\$11.40 \$12.61	\$14.52 \$16.09	\$17.14 \$19.01	\$19.68 \$21.79	\$24.89 \$27.53	\$28.33 \$31.31	\$19.57 \$21.08	\$25.23 \$27.42	\$29.48 \$32.43	\$32.68 \$36.38	\$42.99 \$47.14	\$48.96 \$53.58	\$25.94 \$28.29	\$34.38 \$37.54	\$41.76 \$45.66	\$48.50 \$52.83	\$61.93 \$67.10	\$70.57 \$76.32	69 70
71	\$13.83	\$17.67	\$20.89	\$23.93	\$30.16	\$34.29	\$22.72	\$29.80	\$35.67	\$40.48	\$51.67	\$58.65	\$30.84	\$41.01	\$49.94	\$57.54	\$72.70	\$82.52	71
72	\$15.04	\$19.24	\$22.76	\$26.04	\$32.80	\$37.27	\$24.46	\$32.41	\$39.24	\$45.02	\$56.63	\$64.21	\$33.62	\$44.78	\$54.59	\$62.68	\$78.76	\$89.24	72
73 74	\$17.23 \$19.43	\$22.15 \$25.07	\$26.29 \$29.84	\$30.00 \$33.96	\$37.61 \$42.42	\$42.66 \$48.04	\$27.10 \$30.02	\$36.04 \$40.07	\$43.76 \$48.79	\$50.07 \$55.68	\$62.74 \$69.50	\$71.03 \$78.57	\$36.91 \$40.52	\$49.36 \$54.41	\$60.32 \$66.64	\$69.06 \$76.08	\$86.42 \$94.82	\$97.77 \$107.11	73 74
75	\$21.60	\$27.98	\$33.39	\$37.91	\$47.21	\$53.43	\$33.25	\$44.56	\$54.41	\$61.93	\$76.99	\$86.92	\$44.50	\$59.96	\$73.61	\$83.81	\$104.04	\$117.35	75
76 77	\$23.79 \$25.98	\$30.90 \$33.80	\$36.93 \$40.48	\$41.86 \$45.82	\$52.02 \$56.83	\$58.81 \$64.20	\$36.83 \$40.79	\$49.57 \$55.13	\$60.65 \$67.64	\$68.87 \$76.58	\$85.29 \$94.49	\$96.16 \$106.38	\$48.86 \$53.67	\$66.08 \$72.82	\$81.33 \$89.87	\$92.32 \$101.72	\$114.15 \$125.25	\$128.57 \$140.86	76 77
78	\$25.98 \$28.00	\$33.80 \$36.51	\$40.48 \$43.78	\$49.52	\$61.35	\$69.21	\$40.79	\$58.76	\$72.22	\$81.71	\$100.67	\$106.38	\$56.65	\$77.06	\$95.24	\$101.72	\$125.25	\$140.86	78
79	\$30.01	\$39.20	\$47.08	\$53.24	\$65.86	\$74.24	\$46.10	\$62.62	\$77.09	\$87.19	\$107.25	\$120.44	\$59.81	\$81.53	\$100.93	\$114.09	\$140.06	\$157.07	79
80 81	\$32.03 \$34.05	\$41.89 \$44.59	\$50.38 \$53.70	\$56.96 \$60.67	\$70.39 \$74.90	\$79.26 \$84.28	\$49.01 \$52.10	\$66.74 \$71.13	\$82.30 \$87.87	\$93.03 \$99.25	\$114.27 \$121.75	\$128.16 \$136.37	\$63.15 \$66.67	\$86.26 \$91.27	\$106.95 \$113.34	\$120.84 \$127.97	\$148.10 \$156.61	\$165.87 \$175.15	80 81
82	\$34.05 \$36.07	\$44.59 \$47.28	\$53.70 \$57.00	\$64.38	\$74.90 \$79.42	\$89.31	\$52.10 \$55.39	\$75.79	\$93.80	\$99.25 \$105.90	\$121.75	\$136.37	\$70.39	\$96.57	\$120.12	\$127.97	\$165.61	\$175.15	82
83	\$38.72	\$50.84	\$61.39	\$69.34	\$85.49	\$96.05	\$58.91	\$80.78	\$100.10	\$112.98	\$138.28	\$154.55	\$74.50	\$102.37	\$127.48	\$143.78	\$175.55	\$195.89	83
84 85	\$41.37 \$44.02	\$54.42 \$57.97	\$65.80 \$70.19	\$74.31 \$79.28	\$91.56 \$97.64	\$102.81 \$109.55	\$62.65 \$66.63	\$86.10 \$91.75	\$106.83 \$114.00	\$120.54 \$128.60	\$147.41 \$157.16	\$164.63 \$175.35	\$78.86 \$83.47	\$108.50 \$115.02	\$135.29 \$143.58	\$152.55 \$161.84	\$186.09 \$197.26	\$207.47 \$219.74	84 85
86	\$46.67	\$61.55	\$74.60	\$84.24	\$103.71	\$109.55	\$70.85	\$97.78	\$114.00	\$137.20	\$167.54	\$186.78	\$88.34	\$121.91	\$152.37	\$171.70	\$209.11	\$232.73	86
87	\$49.32	\$65.11	\$78.99	\$89.20	\$109.77	\$123.05	\$75.34	\$104.19	\$129.83	\$146.39	\$178.59	\$198.96	\$93.50	\$129.22	\$161.72	\$182.17	\$221.67	\$246.50	87
88 89	\$51.82 \$54.33	\$68.39 \$71.67	\$83.01 \$87.01	\$93.75 \$98.32	\$115.45 \$121.11	\$129.42 \$135.77	\$78.72 \$82.25	\$108.91 \$113.84	\$135.75 \$141.93	\$153.07 \$160.05	\$186.80 \$195.40	\$208.13 \$217.72	\$97.35 \$101.35	\$134.50 \$139.99	\$168.34 \$175.25	\$189.64 \$197.43	\$230.87 \$240.45	\$256.76 \$267.45	88 89
90	\$56.83	\$74.93	\$91.03	\$102.86	\$126.78	\$142.14	\$85.93	\$118.99	\$148.41	\$167.34	\$204.39	\$217.72	\$101.33	\$145.71	\$182.45	\$205.54	\$250.43	\$278.59	90
91	\$59.32	\$78.21	\$95.03	\$107.42	\$132.44	\$148.50	\$89.79	\$124.38	\$155.17	\$174.98	\$213.80	\$238.27	\$109.87	\$151.66	\$189.93	\$213.96	\$260.82	\$290.19	91
92 93	\$61.83 \$63.50	\$81.50 \$83.62	\$99.06	\$111.97 \$114.91	\$138.09 \$141.79	\$154.87 \$158.97	\$93.82 \$96.07	\$129.99	\$162.24 \$166.09	\$182.96 \$187.31	\$223.64 \$229.00	\$249.27 \$255.18	\$114.38 \$116.79	\$157.87	\$197.71 \$201.62	\$222.75 \$227.18	\$271.63	\$302.28 \$308.29	92 93
93	\$65.18	\$85.77	\$101.63 \$104.20	\$114.91	\$141.79	\$163.09	\$98.38	\$133.09 \$136.26	\$170.02	\$187.31	\$229.00	\$261.22	\$110.79	\$161.04 \$164.27	\$201.62	\$227.18	\$277.10 \$282.69	\$308.29	93
95	\$66.86	\$87.89	\$106.79	\$120.78	\$149.16	\$167.19	\$100.75	\$139.50	\$174.04	\$196.33	\$240.09	\$267.40	\$121.77	\$167.56	\$209.67	\$236.29	\$288.39	\$320.65	95
96 97	\$68.52 \$70.19	\$90.02 \$92.17	\$109.36 \$111.94	\$123.73 \$126.65	\$152.83 \$156.52	\$171.30 \$175.42	\$103.17 \$105.63	\$142.82 \$146.25	\$178.18 \$182.38	\$200.99 \$205.77	\$245.84 \$251.70	\$273.72 \$280.21	\$124.34 \$126.96	\$170.93 \$174.34	\$213.81 \$218.03	\$240.99 \$245.77	\$294.20 \$300.12	\$327.02 \$333.51	96 97
98	\$70.19 \$71.86	\$92.17 \$94.29	\$111.94 \$114.51	\$126.65 \$129.59	\$156.52 \$160.20	\$175.42 \$179.52	\$105.63 \$108.16	\$146.25 \$149.74	\$182.38 \$186.69	\$205.77 \$210.64	\$251.70 \$257.72	\$280.21 \$286.86	\$126.96 \$129.66	\$174.34 \$177.83	\$218.03 \$222.34	\$245.77 \$250.67	\$300.12 \$306.17	\$333.51 \$340.14	98
99	\$73.54	\$96.43	\$117.10	\$132.53	\$163.88	\$183.63	\$110.75	\$153.32	\$191.09	\$215.63	\$263.88	\$293.66	\$132.40	\$181.38	\$226.73	\$255.65	\$312.35	\$346.91	99
100+	\$75.21	\$98.57	\$119.67	\$135.48	\$167.57	\$187.74	\$113.40	\$156.98	\$195.61	\$220.75	\$270.18	\$300.61	\$135.20	\$185.01	\$231.21	\$260.73	\$318.64	\$353.80	100+

ļ				Q	uarterly Pre	mium per \$3	300 Monthly I	Benefit Amo			ncrease (Re	esulting in 21	% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Option		ı		Aut	Facility - 20 to 3% Comp		n	1		Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$7.50 \$7.54	\$9.57 \$9.60	\$11.24 \$11.35	\$12.63 \$12.74	\$15.48 \$15.59	\$17.37 \$17.50	\$11.32 \$11.50	\$14.62 \$14.87	\$17.44 \$17.71	\$19.99 \$20.35	\$25.16 \$25.62	\$28.53 \$29.06	\$22.66 \$22.90	\$29.67 \$30.02	\$35.76 \$36.18	\$41.62 \$42.12	\$53.33 \$54.00	\$60.70 \$61.47	25 26
26	\$7.54 \$7.61	\$9.60	\$11.35	\$12.74	\$15.72	\$17.50	\$11.66	\$14.87 \$15.13	\$17.71	\$20.35	\$26.08	\$29.06	\$22.90	\$30.02	\$36.61	\$42.12 \$42.61	\$54.00 \$54.68	\$62.26	26
28	\$7.65	\$9.76	\$11.50	\$12.91	\$15.83	\$17.79	\$11.85	\$15.37	\$18.32	\$21.05	\$26.53	\$30.13	\$23.47	\$30.73	\$37.04	\$43.15	\$55.36	\$63.07	28
29	\$7.69	\$9.81	\$11.57	\$13.02	\$15.97	\$17.97	\$12.02	\$15.62	\$18.65	\$21.42	\$26.99	\$30.66	\$23.76	\$31.10	\$37.47	\$43.68	\$56.06	\$63.89	29
30	\$7.72	\$9.85	\$11.66	\$13.09	\$16.08	\$18.11	\$12.20	\$15.86	\$18.96	\$21.77	\$27.50	\$31.23	\$24.05	\$31.45	\$37.92	\$44.21	\$56.77	\$64.71	30
31	\$7.76	\$9.92	\$11.74	\$13.20	\$16.23	\$18.25	\$12.38	\$16.12	\$19.27	\$22.13	\$28.00	\$31.80	\$24.33	\$31.80	\$38.38	\$44.76	\$57.49	\$65.53	31
32 33	\$7.79 \$7.87	\$10.00 \$10.07	\$11.81 \$11.88	\$13.31 \$13.38	\$16.32 \$16.43	\$18.39 \$18.54	\$12.60 \$12.80	\$16.36 \$16.61	\$19.60 \$19.92	\$22.52 \$22.90	\$28.50 \$29.00	\$32.37 \$32.98	\$24.61 \$24.90	\$32.20 \$32.58	\$38.84 \$39.31	\$45.29 \$45.86	\$58.20 \$58.95	\$66.39 \$67.24	32 33
34	\$7.90	\$10.07	\$11.99	\$13.48	\$16.58	\$18.68	\$13.02	\$16.91	\$20.24	\$23.31	\$29.52	\$33.58	\$25.19	\$32.98	\$39.78	\$46.43	\$59.69	\$68.09	34
35	\$7.94	\$10.18	\$12.07	\$13.59	\$16.69	\$18.82	\$13.23	\$17.18	\$20.59	\$23.69	\$30.02	\$34.14	\$25.48	\$33.37	\$40.24	\$46.99	\$60.45	\$68.98	35
36	\$8.01	\$10.29	\$12.20	\$13.77	\$16.93	\$19.07	\$13.52	\$17.50	\$21.03	\$24.19	\$30.66	\$34.89	\$25.82	\$33.84	\$40.77	\$47.64	\$61.30	\$69.97	36
37	\$8.07	\$10.42	\$12.38	\$13.94	\$17.18	\$19.35	\$13.81	\$17.82	\$21.45	\$24.68	\$31.31	\$35.65	\$26.18	\$34.29	\$41.34	\$48.28	\$62.15	\$70.97	37
38 39	\$8.18 \$8.25	\$10.53 \$10.64	\$12.53 \$12.67	\$14.12 \$14.30	\$17.40 \$17.64	\$19.60 \$19.88	\$14.08 \$14.38	\$18.17 \$18.54	\$21.88 \$22.30	\$25.21 \$25.76	\$31.98 \$32.66	\$36.43 \$37.21	\$26.53 \$26.90	\$34.75 \$35.22	\$41.90 \$42.47	\$48.95 \$49.62	\$63.04 \$63.92	\$72.01 \$73.04	38 39
40	\$8.25 \$8.33	\$10.64	\$12.84	\$14.30	\$17.86	\$19.88	\$14.38	\$18.54 \$18.89	\$22.30 \$22.77	\$25.76	\$33.37	\$37.21	\$26.90	\$35.22 \$35.68	\$42.47 \$43.04	\$50.30	\$64.82	\$73.04 \$74.06	40
41	\$8.44	\$10.78	\$12.04	\$14.65	\$17.00	\$20.17	\$15.02	\$19.25	\$23.23	\$26.83	\$34.09	\$38.84	\$27.60	\$36.15	\$43.60	\$50.97	\$65.74	\$75.13	41
42	\$8.50	\$11.02	\$13.13	\$14.84	\$18.36	\$20.70	\$15.33	\$19.60	\$23.69	\$27.39	\$34.79	\$39.70	\$27.96	\$36.64	\$44.21	\$51.69	\$66.67	\$76.20	42
43	\$8.58	\$11.13	\$13.31	\$15.02	\$18.58	\$20.96	\$15.65	\$19.99	\$24.16	\$27.96	\$35.54	\$40.56	\$28.31	\$37.14	\$44.81	\$52.40	\$67.60	\$77.31	43
44	\$8.64	\$11.24	\$13.44	\$15.19	\$18.82	\$21.24	\$15.97	\$20.39	\$24.65	\$28.53	\$36.29	\$41.45	\$28.71	\$37.64	\$45.42	\$53.11	\$68.55	\$78.41	44
45 46	\$8.75 \$8.90	\$11.39 \$11.59	\$13.59 \$13.92	\$15.37 \$15.72	\$19.03 \$19.49	\$21.49 \$22.02	\$16.36 \$17.19	\$20.78	\$25.16 \$26.29	\$29.14 \$30.27	\$37.10	\$42.34	\$29.06 \$29.52	\$38.14 \$38.74	\$46.02	\$53.86 \$54.76	\$69.52	\$79.51	45 46
46	\$8.90 \$9.04	\$11.59	\$13.92	\$16.08	\$19.49	\$22.02	\$17.18 \$18.07	\$21.85 \$22.95	\$25.29	\$30.27 \$31.45	\$38.07 \$39.03	\$43.44 \$44.57	\$29.52 \$29.99	\$38.74 \$39.35	\$46.78 \$47.53	\$55.64	\$70.65 \$71.83	\$80.83 \$82.17	46
48	\$9.21	\$12.07	\$14.52	\$16.43	\$20.43	\$23.09	\$19.00	\$24.11	\$28.71	\$32.66	\$40.03	\$45.72	\$30.46	\$40.00	\$48.28	\$56.53	\$73.00	\$83.52	48
49	\$9.35	\$12.31	\$14.80	\$16.80	\$20.89	\$23.58	\$19.95	\$25.37	\$30.02	\$33.95	\$41.05	\$46.89	\$30.92	\$40.62	\$49.05	\$57.45	\$74.21	\$84.92	49
50	\$9.54	\$12.53	\$15.13	\$17.15	\$21.34	\$24.11	\$20.96	\$26.64	\$31.37	\$35.26	\$42.12	\$48.10	\$31.42	\$41.26	\$49.84	\$58.39	\$75.42	\$86.34	50
51	\$9.68	\$12.77	\$15.40	\$17.50	\$21.80	\$24.65	\$22.02	\$28.00	\$32.80	\$36.61	\$43.19	\$49.35	\$31.91	\$41.90	\$50.62	\$59.33	\$76.67	\$87.76	51
52 53	\$9.85 \$10.00	\$12.98 \$13.23	\$15.72 \$16.01	\$17.86 \$18.22	\$22.24 \$22.70	\$25.19 \$25.73	\$23.12 \$24.30	\$29.41 \$30.92	\$34.29 \$35.86	\$38.03 \$39.48	\$44.29 \$45.42	\$50.62 \$51.93	\$32.41 \$32.91	\$42.58 \$43.26	\$51.44 \$52.26	\$60.29 \$61.26	\$77.95 \$79.22	\$89.22 \$90.72	52 53
54	\$10.00	\$13.44	\$16.32	\$18.58	\$23.16	\$26.22	\$25.54	\$32.47	\$37.50	\$41.02	\$46.60	\$53.28	\$33.44	\$43.93	\$53.08	\$62.26	\$80.54	\$90.72	54
55	\$10.32	\$13.70	\$16.61	\$18.89	\$23.62	\$26.75	\$26.86	\$34.14	\$39.17	\$42.61	\$47.77	\$54.68	\$33.98	\$44.65	\$53.89	\$63.25	\$81.90	\$93.78	55
56	\$11.32	\$14.87	\$17.93	\$20.43	\$25.62	\$29.03	\$28.17	\$35.83	\$41.10	\$44.68	\$50.70	\$58.06	\$35.40	\$46.60	\$56.31	\$66.20	\$85.83	\$98.36	56
57	\$12.31	\$16.05	\$19.22	\$21.95	\$27.60	\$31.34	\$29.56	\$37.61	\$43.08	\$46.85	\$53.79	\$61.66	\$36.86	\$48.63	\$58.84	\$69.26	\$90.00	\$103.17	57
58	\$13.31 \$14.30	\$17.18	\$20.48	\$23.47 \$25.01	\$29.60 \$31.59	\$33.62	\$31.02 \$32.55	\$39.45 \$41.40	\$45.18	\$49.13 \$51.51	\$57.10	\$65.46	\$38.38	\$50.72 \$52.94	\$61.47	\$72.47	\$94.35	\$108.21	58 59
59 60	\$14.30 \$15.29	\$18.36 \$19.53	\$21.80 \$23.09	\$25.01 \$26.50	\$31.59 \$33.54	\$35.89 \$38.21	\$32.55 \$34.14	\$41.40 \$43.44	\$47.39 \$49.70	\$51.51 \$54.00	\$60.59 \$64.28	\$69.52 \$73.82	\$40.00 \$41.66	\$52.94 \$55.25	\$64.25 \$67.13	\$75.85 \$79.37	\$98.89 \$103.66	\$113.52 \$119.06	59 60
61	\$16.30	\$20.70	\$24.41	\$28.04	\$35.54	\$40.49	\$35.86	\$45.57	\$52.12	\$56.63	\$68.23	\$78.38	\$43.41	\$57.67	\$70.16	\$83.07	\$108.68	\$124.89	61
62	\$17.29	\$21.88	\$25.69	\$29.56	\$37.53	\$42.76	\$37.71	\$47.84	\$54.71	\$59.38	\$72.47	\$83.17	\$45.18	\$60.16	\$73.35	\$86.90	\$113.95	\$131.02	62
63	\$19.11	\$24.19	\$28.42	\$32.74	\$41.55	\$47.34	\$39.84	\$50.52	\$57.74	\$62.65	\$78.05	\$89.54	\$48.44	\$64.42	\$78.44	\$92.75	\$121.21	\$139.19	63
64 65	\$20.92 \$22.74	\$26.50 \$28.81	\$31.16 \$33.90	\$35.89 \$39.03	\$45.61 \$49.62	\$51.98 \$56.57	\$42.09 \$44.43	\$53.33 \$56.31	\$60.94 \$64.33	\$66.10 \$69.72	\$84.10 \$90.61	\$96.36 \$103.73	\$51.98 \$55.75	\$68.98 \$73.84	\$83.89 \$89.73	\$98.97 \$105.59	\$128.93 \$137.14	\$147.93 \$157.17	64 65
66	\$24.55	\$31.13	\$36.61	\$42.20	\$53.65	\$61.15	\$46.93	\$59.44	\$67.88	\$73.57	\$97.61	\$103.73	\$59.80	\$79.09	\$95.94	\$105.59	\$145.85	\$166.98	66
67	\$26.37	\$33.44	\$39.35	\$45.36	\$57.67	\$65.74	\$49.56	\$62.79	\$71.64	\$77.58	\$105.16	\$120.16	\$64.14	\$84.70	\$102.67	\$120.20	\$155.10	\$177.41	67
68	\$29.92	\$38.07	\$44.86	\$51.58	\$65.43	\$74.53	\$53.39	\$68.23	\$78.79	\$86.34	\$115.30	\$131.52	\$69.94	\$92.53	\$112.28	\$130.91	\$168.06	\$191.85	68
69	\$33.51	\$42.69	\$50.37	\$57.84	\$73.18	\$83.28	\$57.52	\$74.17	\$86.66	\$96.09	\$126.40	\$143.94	\$76.26	\$101.07	\$122.77	\$142.58	\$182.07	\$207.47	69
70	\$37.06	\$47.31	\$55.89	\$64.08	\$80.94	\$92.04	\$61.96	\$80.61 \$87.62	\$95.34	\$106.94	\$138.56	\$157.52	\$83.17 \$90.67	\$110.39	\$134.27	\$155.32	\$197.25	\$224.37 \$242.62	70
71 72	\$40.66 \$44.21	\$51.93 \$56.57	\$61.39 \$66.91	\$70.32 \$76.56	\$88.68 \$96.44	\$100.82 \$109.57	\$66.77 \$71.94	\$87.62 \$95.26	\$104.87 \$115.36	\$118.99 \$132.37	\$151.90 \$166.49	\$172.43 \$188.76	\$90.67 \$98.82	\$120.56 \$131.66	\$146.81 \$160.51	\$169.16 \$184.27	\$213.73 \$231.55	\$242.62 \$262.36	71 72
73	\$50.67	\$65.13	\$77.31	\$88.19	\$110.57	\$125.40	\$79.70	\$105.94	\$128.63	\$147.21	\$184.45	\$208.82	\$108.50	\$145.10	\$177.34	\$203.03	\$254.07	\$287.44	73
74	\$57.10	\$73.71	\$87.73	\$99.83	\$124.70	\$141.23	\$88.25	\$117.82	\$143.43	\$163.71	\$204.34	\$231.01	\$119.14	\$159.94	\$195.91	\$223.65	\$278.76	\$314.91	74
75	\$63.50	\$82.28	\$98.14	\$111.45	\$138.81	\$157.06	\$97.76	\$131.02	\$159.94	\$182.07	\$226.36	\$255.56	\$130.80	\$176.28	\$216.44	\$246.38	\$305.87	\$344.99	75
76	\$69.94 \$76.37	\$90.86 \$99.39	\$108.57	\$123.05	\$152.93	\$172.89	\$108.28	\$145.71	\$178.33	\$202.48	\$250.76 \$277.79	\$282.70	\$143.65	\$194.27	\$239.13 \$264.21	\$271.43	\$335.61	\$377.98	76 77
77 78	\$76.37 \$82.31	\$99.39 \$107.33	\$118.99 \$128.71	\$134.68 \$145.60	\$167.06 \$180.37	\$188.73 \$203.49	\$119.92 \$127.50	\$162.09 \$172.76	\$198.87 \$212.31	\$225.15 \$240.23	\$277.79 \$295.98	\$312.76 \$332.79	\$157.77 \$166.56	\$214.08 \$226.53	\$264.21 \$280.01	\$299.04 \$316.72	\$368.23 \$389.39	\$414.13 \$437.31	77 78
79	\$88.22	\$107.33	\$138.42	\$156.53	\$193.62	\$203.49	\$135.53	\$172.76	\$226.64	\$256.31	\$315.33	\$354.11	\$175.84	\$239.70	\$296.73	\$335.42	\$411.77	\$461.78	79
80	\$94.16	\$123.16	\$148.13	\$167.45	\$206.93	\$233.01	\$144.08	\$196.19	\$241.98	\$273.49	\$335.96	\$376.79	\$185.66	\$253.61	\$314.45	\$355.25	\$435.44	\$487.65	80
81	\$100.10	\$131.09	\$157.88	\$178.37	\$220.21	\$247.78	\$153.15	\$209.10	\$258.34	\$291.82	\$357.94	\$400.92	\$196.01	\$268.33	\$333.22	\$376.22	\$460.43	\$514.94	81
82	\$106.04	\$139.00	\$167.59	\$189.29	\$233.51	\$262.57	\$162.82	\$222.84	\$275.77	\$311.34	\$381.36	\$426.60	\$206.93	\$283.91	\$353.14	\$398.43	\$486.87	\$543.75	82
83 84	\$113.84 \$121.63	\$149.48 \$159.97	\$180.51 \$193.46	\$203.87 \$218.47	\$251.33 \$269.19	\$282.39 \$302.24	\$173.17 \$184.16	\$237.49 \$253.11	\$294.31 \$314.08	\$332.16 \$354.39	\$406.54 \$433.40	\$454.39 \$483.99	\$219.03 \$231.84	\$300.95 \$318.99	\$374.77 \$397.75	\$422.73 \$448.49	\$516.11 \$547.09	\$575.92 \$609.95	83 84
84 85	\$121.63 \$129.43	\$159.97 \$170.45	\$193.46 \$206.37	\$218.47 \$233.08	\$269.19 \$287.05	\$302.24	\$184.16 \$195.88	\$253.11 \$269.75	\$314.08 \$335.18	\$354.39 \$378.08	\$433.40 \$462.04	\$483.99 \$515.54	\$231.84 \$245.39	\$318.99 \$338.14	\$397.75 \$422.13	\$448.49 \$475.81	\$547.09 \$579.96	\$609.95	84 85
86	\$137.21	\$180.93	\$219.32	\$247.67	\$304.91	\$341.94	\$208.29	\$287.47	\$357.70	\$403.38	\$492.56	\$549.12	\$259.73	\$358.41	\$447.98	\$504.80	\$614.79	\$684.23	86
87	\$144.99	\$191.42	\$232.22	\$262.25	\$322.73	\$361.76	\$221.47	\$306.33	\$381.71	\$430.38	\$525.03	\$584.94	\$274.88	\$379.90	\$475.44	\$535.57	\$651.72	\$724.71	87
88	\$152.36	\$201.07	\$244.04	\$275.63	\$339.42	\$380.46	\$231.42	\$320.20	\$399.10	\$450.01	\$549.20	\$611.91	\$286.19	\$395.41	\$494.93	\$557.56	\$678.76	\$754.89	88
89	\$159.73	\$210.71	\$255.82	\$289.05	\$356.06	\$399.18	\$241.79	\$334.69	\$417.29	\$470.54	\$574.49	\$640.11	\$297.97	\$411.55	\$515.25	\$580.43	\$706.93	\$786.34	89
90 91	\$167.06 \$174.43	\$220.31 \$229.94	\$267.63 \$279.40	\$302.41 \$315.79	\$372.70 \$389.36	\$417.89 \$436.60	\$252.65 \$264.00	\$349.83 \$365.66	\$436.32 \$456.20	\$491.99 \$514.44	\$600.91 \$628.56	\$669.65 \$700.51	\$310.24 \$323.02	\$428.37 \$445.89	\$536.38 \$558.37	\$604.26 \$629.06	\$736.24 \$766.80	\$819.06 \$853.17	90 91
91 92	\$174.43 \$181.78	\$229.94 \$239.59	\$279.40 \$291.21	\$315.79 \$329.21	\$389.36	\$436.60 \$455.31	\$264.00 \$275.85	\$365.66	\$456.20 \$476.98	\$514.44 \$537.92	\$628.56 \$657.51	\$700.51 \$732.86	\$323.02 \$336.28	\$445.89 \$464.13	\$558.37 \$581.28	\$629.06 \$654.87	\$766.80	\$853.17 \$888.71	91 92
93	\$186.69	\$239.59	\$298.78	\$337.81	\$416.86	\$467.38	\$275.65	\$391.28	\$488.28	\$550.68	\$673.24	\$750.22	\$343.37	\$473.45	\$592.77	\$667.91	\$814.68	\$906.36	93
94	\$191.61	\$252.15	\$306.36	\$346.46	\$427.68	\$479.47	\$289.26	\$400.60	\$499.85	\$563.77	\$689.35	\$767.98	\$350.63	\$482.94	\$604.47	\$681.18	\$831.12	\$924.35	94
95	\$196.55	\$258.41	\$313.95	\$355.10	\$438.52	\$491.52	\$296.19	\$410.14	\$511.70	\$577.19	\$705.86	\$786.15	\$358.02	\$492.62	\$616.42	\$694.68	\$847.87	\$942.71	95
96	\$201.45	\$264.67	\$321.52	\$363.75	\$449.34	\$503.62	\$303.30	\$419.91	\$523.83	\$590.92	\$722.76	\$804.76	\$365.55	\$502.51	\$628.60	\$708.49	\$864.94	\$961.42	96
97 98	\$206.37	\$270.96	\$329.10	\$372.35	\$460.15	\$515.71	\$310.56	\$429.95	\$536.22	\$604.95	\$740.01	\$823.83	\$373.27 \$381.17	\$512.56	\$641.01	\$722.58	\$882.38	\$980.53	97 98
98	\$211.28 \$216.18	\$277.22 \$283.49	\$336.67 \$344.25	\$381.00 \$389.64	\$471.01 \$481.81	\$527.78 \$539.87	\$318.00 \$325.61	\$440.23 \$450.76	\$548.87 \$561.81	\$619.28 \$633.96	\$757.69 \$775.81	\$843.36 \$863.35	\$389.25	\$522.80 \$533.26	\$653.68 \$666.59	\$736.96 \$751.61		\$1,000.02 \$1.019.91	98
	\$221.09	\$289.78	\$351.84	\$398.29	\$492.67	\$551.93	\$333.40	\$461.54	\$575.09	\$649.01	\$794.33	\$883.80	\$397.51	\$543.93	\$679.76	\$766.55		\$1,040.19	100

					Annual Pre	mium per \$3	800 Monthly B	Benefit Amo		% Phase 2 I	ncrease (Re	sulting in 21	% Cumulativ	ve Increase)					
Issue				hase Option					uto 3% Com	pound Inflati					uto 5% Com				Issue
Age 25	2 Year \$28.18	3 Year \$35.94	4 Year \$42.22	5 Year \$47.42	7 Year \$58.10	Lifetime \$65.20	2 Year \$42.48	3 Year \$54.90	4 Year \$65.46	5 Year \$75.06	7 Year \$94.45	\$107.13	2 Year \$85.09	3 Year \$111.41	4 Year \$134.26	5 Year \$156.30	7 Year \$200.24	\$227.89	Age 25
26	\$28.31	\$36.07	\$42.61	\$47.82	\$58.52	\$65.73	\$43.15	\$55.85	\$66.53	\$76.42	\$96.18	\$109.14	\$86.03	\$112.75	\$135.86	\$158.16	\$202.79	\$230.84	26
27 28	\$28.59 \$28.72	\$36.33 \$36.61	\$42.88 \$43.15	\$48.08 \$48.50	\$59.05 \$59.44	\$66.26 \$66.79	\$43.81 \$44.48	\$56.77 \$57.71	\$67.60 \$68.81	\$77.75 \$79.09	\$97.91 \$99.66	\$111.14 \$113.15	\$87.10 \$88.17	\$114.08 \$115.42	\$137.46 \$139.06	\$160.04 \$162.04	\$205.32 \$207.86	\$233.77 \$236.84	27 28
28 29	\$28.72	\$36.87	\$43.15 \$43.42	\$48.50 \$48.90	\$59.44 \$59.98	\$67.46	\$44.48 \$45.16	\$58.65	\$70.00	\$80.42	\$101.39	\$115.15	\$89.24	\$115.42	\$139.06	\$164.04	\$207.86	\$239.92	28 29
30	\$29.00	\$37.00	\$43.81	\$49.16	\$60.38	\$67.99	\$45.83	\$59.58	\$71.19	\$81.75	\$103.26	\$117.28	\$90.30	\$118.09	\$142.41	\$166.05	\$213.20	\$242.99	30
31	\$29.13	\$37.27	\$44.08	\$49.57	\$60.91	\$68.53	\$46.49	\$60.51	\$72.40	\$83.09	\$105.13	\$119.43	\$91.37	\$119.43	\$144.13	\$168.05	\$215.88	\$246.07	31
32 33	\$29.26 \$29.52	\$37.53 \$37.80	\$44.35 \$44.62	\$49.96 \$50.23	\$61.31 \$61.71	\$69.07 \$69.60	\$47.29 \$48.08	\$61.45 \$62.39	\$73.60 \$74.80	\$84.56 \$86.03	\$107.00 \$108.88	\$121.56 \$123.83	\$92.44 \$93.51	\$120.89 \$122.36	\$145.88 \$147.61	\$170.05 \$172.19	\$218.54 \$221.34	\$249.27 \$252.48	32 33
34	\$29.66	\$37.94	\$45.01	\$50.62	\$62.26	\$70.14	\$48.90	\$63.45	\$76.01	\$87.49	\$110.87	\$126.10	\$94.58	\$123.83	\$149.35	\$174.33	\$224.16	\$255.68	34
35	\$29.79	\$38.20	\$45.29	\$51.03	\$62.66	\$70.66	\$49.70	\$64.52	\$77.34	\$88.97	\$112.75	\$128.24	\$95.66	\$125.31	\$151.09	\$176.46	\$226.96	\$259.03	35
36 37	\$30.05 \$30.33	\$38.61 \$39.15	\$45.83 \$46.49	\$51.69 \$52.37	\$63.59 \$64.52	\$71.60 \$72.68	\$50.77 \$51.83	\$65.73 \$66.92	\$78.96 \$80.55	\$90.84 \$92.71	\$115.15 \$117.56	\$131.04 \$133.85	\$96.99 \$98.32	\$127.04 \$128.78	\$153.09 \$155.22	\$178.87 \$181.27	\$230.16 \$233.38	\$262.77 \$266.51	36 37
38	\$30.33	\$39.15	\$47.03	\$53.03	\$65.33	\$73.60	\$52.90	\$68.26	\$82.16	\$94.71	\$117.56	\$136.80	\$99.66	\$130.52	\$155.22	\$183.81	\$236.71	\$270.38	38
39	\$30.99	\$39.94	\$47.55	\$53.70	\$66.26	\$74.67	\$53.97	\$69.60	\$83.75	\$96.71	\$122.64	\$139.73	\$100.99	\$132.25	\$159.50	\$186.35	\$240.05	\$274.25	39
40 41	\$31.25 \$31.66	\$40.48 \$40.88	\$48.22 \$48.76	\$54.36 \$55.03	\$67.06 \$67.99	\$75.75 \$76.68	\$55.18 \$56.38	\$70.93 \$72.27	\$85.50 \$87.23	\$98.73 \$100.72	\$125.31 \$127.97	\$142.80 \$145.88	\$102.33 \$103.66	\$133.98 \$135.73	\$161.63 \$163.78	\$188.89 \$191.42	\$243.40 \$246.86	\$278.12 \$282.13	40 41
41	\$31.00	\$40.88	\$49.29	\$55.70	\$68.94	\$70.08	\$57.57	\$73.60	\$87.23 \$88.97	\$100.72	\$127.97	\$145.88	\$103.66	\$135.73	\$166.05	\$191.42	\$250.34	\$286.14	41
43	\$32.20	\$41.82	\$49.96	\$56.38	\$69.73	\$78.68	\$58.78	\$75.06	\$90.71	\$105.00	\$133.45	\$152.30	\$106.34	\$139.47	\$168.31	\$196.77	\$253.81	\$290.28	43
44	\$32.46	\$42.22	\$50.49	\$57.04	\$70.66	\$79.75	\$59.98	\$76.55	\$92.58	\$107.13	\$136.26	\$155.63	\$107.80	\$141.33	\$170.59	\$199.44	\$257.41	\$294.42	44
45 46	\$32.87 \$33.40	\$42.75 \$43.55	\$51.03 \$52.24	\$57.71 \$59.05	\$71.47 \$73.21	\$80.69 \$82.69	\$61.45 \$64.52	\$78.01 \$82.03	\$94.45 \$98.73	\$109.41 \$113.69	\$139.34 \$142.93	\$158.97 \$163.11	\$109.14 \$110.87	\$143.21 \$145.48	\$172.87 \$175.67	\$202.26 \$205.59	\$261.02 \$265.30	\$298.55 \$303.50	45 46
47	\$33.92	\$44.48	\$53.31	\$60.38	\$74.93	\$84.69	\$67.86	\$86.16	\$103.13		\$146.54	\$167.38	\$112.62	\$147.74	\$178.46	\$208.93	\$269.71	\$308.57	47
48	\$34.60	\$45.29	\$54.49	\$61.71	\$76.68	\$86.70	\$71.34	\$90.57	\$107.80	\$122.64	\$150.28	\$171.66	\$114.35	\$150.15	\$181.27	\$212.27	\$274.11	\$313.65	48
49 50	\$35.13 \$35.81	\$46.22 \$47.03	\$55.57 \$56.77	\$63.05 \$64.38	\$78.41 \$80.15	\$88.57 \$90.57	\$74.93 \$78.68	\$95.25 \$100.06	\$112.75 \$117.82	\$127.44 \$132.39	\$154.15 \$158.16	\$176.07 \$180.61	\$116.08 \$117.95	\$152.56 \$154.96	\$184.21 \$187.15	\$215.74 \$219.22	\$278.65 \$283.21	\$318.86 \$324.20	49 50
51	\$36.33	\$47.03	\$57.84	\$65.73	\$81.90	\$92.58	\$82.69	\$105.13	\$123.17	\$137.46	\$162.17	\$185.27	\$117.95	\$157.37	\$190.09	\$222.83	\$287.87	\$329.56	51
52	\$37.00	\$48.76	\$59.05	\$67.06	\$83.49	\$94.58	\$86.83	\$110.47	\$128.78	\$142.80	\$166.32	\$190.09	\$121.69	\$159.91	\$193.16	\$226.42	\$292.69	\$335.03	52
53 54	\$37.53 \$38.07	\$49.70 \$50.49	\$60.12 \$61.31	\$68.39 \$69.73	\$85.23 \$86.97	\$96.58 \$98.45	\$91.23 \$95.92	\$116.08 \$121.97	\$134.65 \$140.80	\$148.27 \$154.02	\$170.59 \$174.99	\$195.03 \$200.11	\$123.56 \$125.58	\$162.45 \$164.97	\$196.24 \$199.31	\$230.03 \$233.77	\$297.50 \$302.45	\$340.64 \$346.26	53 54
55	\$38.74	\$51.43	\$62.39	\$70.93	\$88.70	\$100.45	\$100.86	\$128.24	\$140.00	\$160.04	\$174.99	\$205.32	\$125.56	\$167.65	\$202.39	\$237.51	\$307.51	\$352.12	55
56	\$42.48	\$55.85	\$67.32	\$76.68	\$96.18	\$109.01	\$105.80	\$134.52	\$154.29	\$167.78	\$190.36	\$218.01	\$132.92	\$174.99	\$211.46	\$248.60	\$322.34	\$369.37	56
57 58	\$46.22 \$49.96	\$60.25 \$64.52	\$72.14 \$76.95	\$82.42 \$88.17	\$103.66	\$117.69 \$126.24	\$111.00	\$141.20 \$148.14	\$161.77 \$169.65	\$175.93	\$201.97 \$214.40	\$231.50 \$245.80	\$138.39 \$144.13	\$182.61 \$190.49	\$220.95 \$230.84	\$260.10	\$337.96	\$387.40	57 58
58 59	\$49.96	\$68.94	\$81.90	\$93.91	\$111.14 \$118.62	\$126.24	\$116.49 \$122.23	\$148.14	\$177.94	\$184.48 \$193.44	\$214.40	\$245.80	\$144.13	\$190.49	\$230.84	\$272.11 \$284.80	\$354.27 \$371.36	\$406.36 \$426.27	58 59
60	\$57.44	\$73.34	\$86.70	\$99.53	\$125.97	\$143.47	\$128.24	\$163.11	\$186.62	\$202.79	\$241.38	\$277.19	\$156.43	\$207.46	\$252.07	\$298.02	\$389.27	\$447.11	60
61	\$61.18	\$77.75	\$91.63	\$105.27	\$133.45	\$152.02	\$134.65	\$171.12	\$195.70	\$212.67	\$256.22	\$294.28	\$162.98	\$216.55	\$263.43	\$311.92	\$408.10	\$469.01	61
62	\$64.92 \$71.73	\$82.16 \$90.84	\$96.45 \$106.73	\$111.00 \$122.90	\$140.93 \$156.04	\$160.57 \$177.79	\$141.59 \$149.62	\$179.67 \$189.70	\$205.46 \$216.81	\$222.96 \$235.24	\$272.11 \$293.08	\$312.32 \$336.24	\$169.65 \$181.94	\$225.90 \$241.91	\$275.44 \$294.55	\$326.35 \$348.25	\$427.87 \$455.11	\$491.99 \$522.72	62 63
64	\$78.55	\$99.53	\$117.02	\$134.78	\$171.25	\$195.16	\$158.03	\$200.24	\$228.83	\$248.19	\$315.80	\$361.88	\$195.16	\$259.03	\$314.99	\$371.62	\$484.11	\$555.43	64
65	\$85.37	\$108.20	\$127.30	\$146.54	\$186.35	\$212.40	\$166.85	\$211.46	\$241.52	\$261.82	\$340.24	\$389.53	\$209.33	\$277.32	\$336.90	\$396.48	\$514.97	\$590.18	65
66 67	\$92.18 \$98.99	\$116.89 \$125.58	\$137.46 \$147.74	\$158.42 \$170.32	\$201.44 \$216.55	\$229.64 \$246.86	\$176.20 \$186.09	\$223.22 \$235.79	\$254.87 \$269.05	\$276.25 \$291.35	\$366.55 \$394.87	\$419.33 \$451.24	\$224.55 \$240.86	\$296.96 \$318.07	\$360.28 \$385.52	\$423.06 \$451.37	\$547.69 \$582.42	\$627.04 \$666.18	66 67
68	\$112.35	\$142.93	\$168.44	\$193.70	\$245.66	\$279.86	\$200.51	\$256.22	\$295.89	\$324.20	\$432.95	\$493.87	\$262.64	\$347.46	\$421.59	\$491.59	\$631.05	\$720.42	68
69	\$125.84	\$160.30	\$189.16	\$217.21	\$274.78	\$312.73	\$216.01	\$278.52	\$325.40	\$360.81	\$474.63	\$540.49	\$286.41	\$379.52	\$461.00	\$535.40	\$683.68	\$779.06	69
70 71	\$139.19 \$152.69	\$177.66 \$195.03	\$209.86 \$230.57	\$240.58 \$264.10	\$303.91 \$333.03	\$345.58 \$378.58	\$232.71 \$250.73	\$302.71 \$329.02	\$358.01 \$393.81	\$401.56 \$446.84	\$520.31 \$570.41	\$591.51 \$647.48	\$312.32 \$340.51	\$414.51 \$452.73	\$504.15 \$551.30	\$583.23 \$635.20	\$740.73 \$802.57	\$842.51 \$911.04	70 71
72	\$166.05	\$212.40	\$251.27	\$287.47	\$362.14	\$411.43	\$270.11	\$357.74	\$433.21	\$497.07	\$625.17	\$708.80	\$371.10	\$494.40	\$602.72	\$691.97	\$869.50	\$985.18	72
73	\$190.22	\$244.59	\$290.28	\$331.16	\$415.17	\$470.89	\$299.23	\$397.82	\$483.04	\$552.77	\$692.63	\$784.15	\$407.43	\$544.89	\$665.91	\$762.37	\$954.06	\$1,079.35	73
74 75	\$214.40 \$238.45	\$276.79 \$308.99	\$329.43 \$368.56	\$374.84 \$418.52	\$468.22 \$521.25	\$530.33 \$589.78	\$331.42 \$367.09	\$442.42 \$491.99	\$538.60 \$600.60	\$614.76 \$683.68	\$767.31 \$850.00	\$867.49 \$959.66	\$447.37 \$491.18	\$600.60 \$661.90	\$735.65 \$812.72	\$839.84 \$925.20			74 75
76	\$262.64	\$341.18	\$407.69	\$462.07	\$574.28	\$649.21	\$406.64	\$547.16	\$669.66	\$760.36		\$1,061.60	\$539.42	\$729.50	\$897.95				76
77	\$286.80	\$373.24	\$446.84	\$505.75	\$627.31	\$708.66	\$450.32	\$608.61	\$746.74	\$845.45	\$1,043.15	\$1,174.47	\$592.44	\$803.91	\$992.12	\$1,122.90	\$1,382.73		77
78 79	\$309.12 \$331.29	\$403.03 \$432.82	\$483.31 \$519.78	\$546.77 \$587.77	\$677.27 \$727.10	\$764.10 \$819.53	\$478.76 \$508.95	\$648.68 \$691.30	\$797.24 \$851.07	\$902.09 \$962.47	\$1,111.42 \$1,184.10		\$625.44 \$660.31	\$850.66 \$900.10			\$1,462.21 \$1.546.24	\$1,642.16 \$1,734.05	78 79
80	\$353.60	\$462.46	\$556.25	\$628.78	\$777.06	\$874.97	\$506.95	\$736.73	\$908.63		\$1,164.10	\$1,414.93	\$697.18	\$952.31	\$1,114.23		\$1,635.07		80
81	\$375.91	\$492.25	\$592.86	\$669.80	\$826.89	\$930.41	\$575.08	\$785.20	\$970.08	\$1,095.79	\$1,344.11		\$736.04	\$1,007.63		\$1,412.79	\$1,728.98	\$1,933.62	81
82 83	\$398.21 \$427.47	\$521.91 \$561.32	\$629.31 \$677.81	\$710.80 \$765.57	\$876.85 \$943.78	\$985.99 \$1.060.40	\$611.41 \$650.29	\$836.78 \$891.80	\$1,035.54 \$1,105.14		\$1,432.02 \$1,526.60		\$777.06 \$822.47	\$1,066.13 \$1,130.12	\$1,326.08 \$1,407.31	\$1,496.14 \$1.587.38			82 83
83 84	\$427.47	\$600.73	\$726.44	\$820.35	\$1,010.83		\$691.56	\$950.46		\$1,330.76			\$870.57	\$1,130.12		\$1,587.38			83
85	\$485.98	\$640.00	\$774.92	\$875.24	\$1,077.89	\$1,209.47	\$735.52	\$1,012.97	\$1,258.63	\$1,419.73	\$1,735.00	\$1,935.90	\$921.46	\$1,269.72	\$1,585.11	\$1,786.69	\$2,177.82	\$2,425.89	85
86	\$515.23	\$679.40	\$823.55		\$1,144.95			\$1,079.49		\$1,514.71			\$975.29				\$2,308.59		86
87 88	\$544.49 \$572.13	\$718.82 \$755.02	\$872.04 \$916.38		\$1,211.88 \$1,274.53	\$1,358.42 \$1,428.68		\$1,150.29 \$1,202.39		\$1,616.10 \$1,689.84		\$2,196.52 \$2,297.78	\$1,032.21 \$1,074.69	\$1,426.55 \$1,484.79					87 88
89	\$599.80	\$791.22	\$960.61	\$1,085.37	\$1,337.04	\$1,498.95	\$907.97	\$1,256.75	\$1,566.94	\$1,766.92	\$2,157.25	\$2,403.71	\$1,118.90	\$1,545.43	\$1,934.82	\$2,179.56	\$2,654.59	\$2,952.74	89
90	\$627.31	\$827.29	\$1,004.95			\$1,569.22		\$1,313.66		\$1,847.46			\$1,164.99						90
91 92	\$654.96 \$682.61	\$863.49 \$899.68	\$1,049.17 \$1.093.51	\$1,185.82 \$1,236.18	\$1,462.08 \$1,524.60	\$1,639.47 \$1,709.74	\$991.33 \$1.035.80	\$1,373.11 \$1,435.09	\$1,713.09 \$1,791.09			\$2,630.54 \$2,751.97	\$1,212.94 \$1,262.77	\$1,674.34 \$1,742.87		\$2,362.16 \$2,459.15			91 92
92	\$701.05		\$1,121.98	\$1,268.52		\$1,755.03		\$1,435.09				\$2,751.97	\$1,289.35	\$1,777.86		\$2,459.15		\$3,403.46	93
94	\$719.48					\$1,800.45		\$1,504.28				\$2,883.82	\$1,316.60			\$2,557.86	\$3,120.93	\$3,471.04	94
95 96	\$738.06 \$756.49			\$1,333.43 \$1,365.89		\$1,845.73 \$1.891.14		\$1,540.09		\$2,167.40 \$2,218.96		\$2,952.07 \$3,021.94		\$1,849.87 \$1,887.01			\$3,183.84 \$3,247.97	\$3,539.98 \$3,610.24	95 96
96			\$1,207.34		\$1,727.90	\$1,891.14		\$1,614.49				\$3,021.94	\$1,372.71				\$3,247.97		96
98				\$1,430.68		\$1,981.85	\$1,194.12	\$1,653.10	\$2,061.07	\$2,325.42	\$2,845.21	\$3,166.88	\$1,431.35	\$1,963.15	\$2,454.61	\$2,767.34	\$3,380.21	\$3,755.18	98
99 100+				\$1,463.14 \$1,495.60			\$1,222.69			\$2,380.60 \$2,437.11		\$3,241.95 \$3,318.77			\$2,503.11 \$2,552.52				99 100+
100+	დია∪.23	ψ1,000.18	φ1,3∠1.1b	ψ1,490.0U	ψ1,00U.UU	φ <b>Ζ,</b> U1 <b>Z</b> .51	φ1,231.95	φ1,133.12	φZ, 109.5Z	φ <b>∠,431.</b> 11	φ2,902.79	ψ3,310.//	φ1,492.07	φ2,042.50	φΖ,33Ζ.3Ζ	φ2,010.41	ψ3,317.80	φა, <del>ა</del> υυ.00	100+

-				N	Monthly Pren	nium per \$3	800 Monthly E			% Phase 2 Ir		sulting in 21	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option						ound Inflatio		1		Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$3.28	\$4.00	\$4.62	\$5.13	\$6.25	\$7.00	\$4.91	\$6.07	\$7.11	\$8.06	\$10.05	\$11.41	\$9.47	\$11.95	\$14.12	\$16.28	\$20.70	\$23.50	25
26	\$3.29	\$4.03	\$4.66	\$5.17	\$6.29	\$7.05	\$4.97	\$6.17	\$7.23	\$8.20	\$10.24	\$11.62	\$9.58	\$12.09	\$14.29	\$16.47	\$20.97	\$23.80	26
27	\$3.31	\$4.06	\$4.69	\$5.21	\$6.34	\$7.12	\$5.05	\$6.27	\$7.35	\$8.33	\$10.42	\$11.83	\$9.69	\$12.23	\$14.47	\$16.68	\$21.24	\$24.10	2
28	\$3.33	\$4.08	\$4.72	\$5.25	\$6.39	\$7.17	\$5.12	\$6.37	\$7.47	\$8.46	\$10.60	\$12.02	\$9.80	\$12.38	\$14.63	\$16.89	\$21.51	\$24.42	28
29	\$3.36	\$4.10	\$4.75	\$5.29	\$6.44	\$7.23	\$5.19	\$6.46	\$7.59	\$8.60	\$10.78	\$12.24	\$9.92	\$12.53	\$14.80	\$17.08	\$21.77	\$24.73	29
30	\$3.37	\$4.14	\$4.80	\$5.32	\$6.50	\$7.28	\$5.28	\$6.57	\$7.71	\$8.75	\$10.98	\$12.46	\$10.04	\$12.67	\$14.98	\$17.29	\$22.04	\$25.05	30
31	\$3.39	\$4.16	\$4.82	\$5.36	\$6.55	\$7.35	\$5.36	\$6.68	\$7.83	\$8.90	\$11.17	\$12.68	\$10.16	\$12.82	\$15.16	\$17.50	\$22.33	\$25.38	31
32	\$3.40	\$4.19	\$4.85	\$5.40	\$6.60	\$7.40	\$5.45	\$6.79	\$7.96	\$9.04	\$11.36	\$12.90	\$10.29	\$12.97	\$15.35	\$17.71	\$22.61	\$25.70	32
33	\$3.42	\$4.21	\$4.88	\$5.45	\$6.64	\$7.46	\$5.53	\$6.90	\$8.10	\$9.19	\$11.56	\$13.13	\$10.41	\$13.13	\$15.52	\$17.93	\$22.89	\$26.03	33
34 35	\$3.43 \$3.47	\$4.24 \$4.26	\$4.92 \$4.95	\$5.48 \$5.52	\$6.69 \$6.74	\$7.51 \$7.58	\$5.61 \$5.70	\$7.01 \$7.12	\$8.23 \$8.35	\$9.34 \$9.52	\$11.76 \$11.96	\$13.35 \$13.59	\$10.53 \$10.65	\$13.29 \$13.44	\$15.71 \$15.90	\$18.15 \$18.38	\$23.19 \$23.46	\$26.37 \$26.72	34
36	\$3.47 \$3.50	\$4.26 \$4.31	\$4.95 \$5.01	\$5.52 \$5.59	\$6.74 \$6.84	\$7.58 \$7.69	\$5.70 \$5.81	\$7.12	\$8.51	\$9.52 \$9.70	\$12.21	\$13.59	\$10.65	\$13.44	\$16.12	\$18.63	\$23.46	\$20.72	36
37	\$3.52	\$4.36	\$5.01	\$5.67	\$6.93	\$7.79	\$5.92	\$7.40	\$8.69	\$9.70	\$12.46	\$13.00	\$10.79	\$13.81	\$16.12	\$18.89	\$23.79	\$27.09	3
38	\$3.55	\$4.42	\$5.15	\$5.73	\$7.03	\$7.79	\$6.03	\$7.55	\$8.86	\$10.12	\$12.73	\$14.17	\$11.09	\$13.99	\$16.56	\$19.14	\$24.46	\$27.46	3
39	\$3.60	\$4.47	\$5.20	\$5.81	\$7.03	\$8.01	\$6.15	\$7.70	\$9.04	\$10.12	\$12.73	\$14.78	\$11.23	\$14.17	\$16.78	\$19.40	\$24.40	\$28.27	39
40	\$3.63	\$4.51	\$5.27	\$5.89	\$7.22	\$8.12	\$6.27	\$7.84	\$9.22	\$10.54	\$13.28	\$15.10	\$11.37	\$14.37	\$17.01	\$19.68	\$25.16	\$28.67	4
41	\$3.66	\$4.57	\$5.34	\$5.95	\$7.30	\$8.23	\$6.39	\$8.00	\$9.41	\$10.76	\$13.55	\$15.43	\$11.53	\$14.55	\$17.23	\$19.94	\$25.51	\$29.07	4
42	\$3.71	\$4.61	\$5.40	\$6.03	\$7.40	\$8.34	\$6.51	\$8.15	\$9.59	\$10.78	\$13.84	\$15.75	\$11.69	\$14.75	\$17.46	\$20.22	\$25.87	\$29.49	4:
43	\$3.74	\$4.66	\$5.46	\$6.09	\$7.50	\$8.45	\$6.63	\$8.32	\$9.79	\$11.21	\$14.14	\$16.09	\$11.85	\$14.95	\$17.69	\$20.49	\$26.24	\$29.91	4:
44	\$3.77	\$4.71	\$5.52	\$6.18	\$7.60	\$8.56	\$6.75	\$8.47	\$9.99	\$11.44	\$14.43	\$16.43	\$12.00	\$15.15	\$17.93	\$20.78	\$26.61	\$30.34	4
45	\$3.82	\$4.76	\$5.59	\$6.26	\$7.69	\$8.67	\$6.89	\$8.64	\$10.18	\$11.66	\$14.74	\$16.79	\$12.17	\$15.36	\$18.17	\$21.07	\$26.98	\$30.78	4
46	\$3.87	\$4.86	\$5.71	\$6.39	\$7.88	\$8.87	\$7.18	\$9.02	\$10.57	\$12.06	\$15.11	\$17.22	\$12.35	\$15.60	\$18.47	\$21.41	\$27.43	\$31.30	4
47	\$3.95	\$4.96	\$5.83	\$6.53	\$8.06	\$9.09	\$7.50	\$9.41	\$10.99	\$12.45	\$15.50	\$17.67	\$12.55	\$15.85	\$18.76	\$21.76	\$27.90	\$31.81	4
48	\$4.02	\$5.06	\$5.95	\$6.68	\$8.24	\$9.30	\$7.83	\$9.80	\$11.41	\$12.86	\$15.90	\$18.13	\$12.74	\$16.10	\$19.06	\$22.11	\$28.35	\$32.34	4
49	\$4.08	\$5.16	\$6.07	\$6.82	\$8.43	\$9.52	\$8.17	\$10.23	\$11.86	\$13.29	\$16.31	\$18.60	\$12.95	\$16.36	\$19.36	\$22.47	\$28.82	\$32.89	49
50	\$4.15	\$5.25	\$6.20	\$6.97	\$8.61	\$9.71	\$8.51	\$10.66	\$12.32	\$13.72	\$16.73	\$19.09	\$13.16	\$16.62	\$19.68	\$22.84	\$29.29	\$33.43	50
51	\$4.22	\$5.35	\$6.33	\$7.12	\$8.80	\$9.93	\$8.90	\$11.12	\$12.80	\$14.17	\$17.16	\$19.58	\$13.35	\$16.90	\$19.99	\$23.21	\$29.78	\$33.99	5
52	\$4.28	\$5.45	\$6.45	\$7.25	\$8.98	\$10.14	\$9.28	\$11.59	\$13.30	\$14.64	\$17.59	\$20.09	\$13.56	\$17.16	\$20.31	\$23.58	\$30.27	\$34.56	52
53	\$4.36	\$5.54	\$6.57	\$7.39	\$9.17	\$10.36	\$9.68	\$12.09	\$13.82	\$15.13	\$18.04	\$20.60	\$13.78	\$17.44	\$20.64	\$23.97	\$30.77	\$35.13	53
54	\$4.43	\$5.64	\$6.69	\$7.54	\$9.35	\$10.56	\$10.11	\$12.61	\$14.37	\$15.62	\$18.50	\$21.14	\$14.00	\$17.71	\$20.96	\$24.35	\$31.28	\$35.72	54
55	\$4.49	\$5.73	\$6.82	\$7.69	\$9.54	\$10.77	\$10.54	\$13.16	\$14.92	\$16.14	\$18.99	\$21.64	\$14.22	\$17.99	\$21.30	\$24.75	\$31.80	\$36.31	55
56	\$4.93	\$6.22	\$7.36	\$8.31	\$10.33	\$11.70	\$11.06	\$13.79	\$15.63	\$16.92	\$20.15	\$22.97	\$14.81	\$18.77	\$22.25	\$25.89	\$33.34	\$38.09	56
57	\$5.36	\$6.72	\$7.89	\$8.92	\$11.14	\$12.62	\$11.61	\$14.47	\$16.38	\$17.73	\$21.37	\$24.39	\$15.43	\$19.58	\$23.25	\$27.09	\$34.95	\$39.95	57
58	\$5.80	\$7.21 \$7.70	\$8.43 \$8.95	\$9.54 \$10.16	\$11.95 \$12.74	\$13.54	\$12.18 \$12.77	\$15.16	\$17.17	\$18.58	\$22.67	\$25.88	\$16.07	\$20.43 \$21.31	\$24.30 \$25.39	\$28.35 \$29.67	\$36.63 \$38.39	\$41.90	58 50
59 60	\$6.24	Ψυ	Ψ0.00	Ψ.σσ	Ψ.Σ	\$14.47	Ψ.Σ	\$15.90	\$18.00	\$19.46	\$24.06	\$27.48	\$16.73	Ψ=	Ψ20.00	Ψ=0.0.	400.00	\$43.95	
61	\$6.67 \$7.10	\$8.18 \$8.68	\$9.47 \$10.01	\$10.78 \$11.40	\$13.55 \$14.36	\$15.38 \$16.30	\$13.40 \$14.05	\$16.68 \$17.49	\$18.87 \$19.77	\$20.39 \$21.37	\$25.52 \$27.08	\$29.17 \$30.98	\$17.42 \$18.15	\$22.24 \$23.21	\$26.52 \$27.71	\$31.05 \$32.49	\$40.25 \$42.19	\$46.10 \$48.36	60 61
62	\$7.52	\$9.16	\$10.54	\$12.01	\$15.15	\$17.23	\$14.03	\$18.34	\$20.74	\$22.39	\$28.72	\$32.88	\$18.89	\$24.22	\$28.96	\$33.98	\$44.23	\$50.72	62
63	\$8.33	\$10.13	\$11.66	\$13.30	\$16.79	\$19.09	\$15.52	\$19.34	\$21.88	\$24.15	\$30.94	\$35.38	\$20.25	\$25.94	\$30.99	\$36.26	\$47.04	\$53.89	63
64	\$9.11	\$11.10	\$12.79	\$14.59	\$18.40	\$20.93	\$16.38	\$20.41	\$23.08	\$26.04	\$33.34	\$38.08	\$21.74	\$27.79	\$33.14	\$38.69	\$50.02	\$57.26	64
65	\$9.90	\$12.08	\$13.92	\$15.86	\$20.03	\$22.77	\$17.29	\$21.53	\$24.33	\$28.08	\$35.92	\$40.99	\$23.31	\$29.74	\$35.45	\$41.27	\$53.21	\$60.84	65
66	\$10.68	\$13.05	\$15.03	\$17.15	\$21.66	\$24.63	\$18.25	\$22.72	\$25.66	\$30.28	\$38.69	\$44.12	\$25.00	\$31.85	\$37.92	\$44.04	\$56.60	\$64.64	66
67	\$11.48	\$14.01	\$16.16	\$18.43	\$23.28	\$26.48	\$19.26	\$23.97	\$27.07	\$32.68	\$41.67	\$47.50	\$26.82	\$34.10	\$40.55	\$46.99	\$60.20	\$68.67	67
68	\$13.05	\$15.95	\$18.41	\$20.97	\$26.41	\$30.01	\$21.20	\$26.48	\$30.17	\$35.98	\$45.69	\$51.99	\$29.24	\$37.25	\$44.33	\$51.18	\$65.22	\$74.25	68
69	\$14.60	\$17.89	\$20.68	\$23.50	\$29.55	\$33.54	\$23.33	\$29.24	\$33.65	\$39.63	\$50.08	\$56.89	\$31.87	\$40.68	\$48.48	\$55.75	\$70.65	\$80.29	69
70	\$16.16	\$19.82	\$22.95	\$26.04	\$32.67	\$37.06	\$25.66	\$32.29	\$37.52	\$43.64	\$54.90	\$62.27	\$34.75	\$44.43	\$53.00	\$60.72	\$76.55	\$86.80	70
71	\$17.71	\$21.76	\$25.20	\$28.58	\$35.81	\$40.60	\$28.24	\$35.65	\$41.83	\$48.05	\$60.18	\$68.15	\$37.88	\$48.52	\$57.95	\$66.13	\$82.92	\$93.86	71
72	\$19.27	\$23.69	\$27.47	\$31.11	\$38.94	\$44.13	\$31.06	\$39.36	\$46.63	\$52.91	\$65.98	\$74.60	\$41.31	\$52.99	\$63.37	\$72.02	\$89.85	\$101.51	72
73	\$22.07	\$27.29	\$31.74	\$35.84	\$44.64	\$50.50	\$34.43	\$43.79	\$52.01	\$58.85	\$73.11	\$82.53	\$45.36	\$58.40	\$70.02	\$79.34	\$98.58	\$111.21	73
74	\$24.88	\$30.87	\$36.03	\$40.56	\$50.34	\$56.88	\$38.15	\$48.72	\$57.99	\$65.46	\$80.99	\$91.31	\$49.82	\$64.36	\$77.34	\$87.41	\$108.16	\$121.84	74
75	\$27.68	\$34.46	\$40.29	\$45.29	\$56.03	\$63.26	\$42.30	\$54.20	\$64.68	\$72.81	\$89.74	\$101.02	\$54.70	\$70.93	\$85.45	\$96.29	\$118.68	\$133.47	75
76	\$30.48	\$38.04	\$44.56	\$50.01	\$61.74	\$69.64	\$46.87	\$60.29	\$72.13	\$80.97	\$99.42	\$111.77	\$60.06	\$78.18	\$94.40	\$106.08	\$130.21	\$146.23	76
77	\$33.28	\$41.64	\$48.85	\$54.74	\$67.44	\$76.01	\$51.95	\$67.07	\$80.45	\$90.05	\$110.14	\$123.65	\$65.95	\$86.15	\$104.29	\$116.86	\$142.86	\$160.22	77
78	\$35.86	\$44.96	\$52.84	\$59.18	\$72.81	\$81.95	\$55.29	\$71.51	\$85.91	\$96.09	\$117.36	\$131.57	\$69.62	\$91.15	\$110.52	\$123.76	\$151.04	\$169.17	78
79	\$38.46	\$48.27	\$56.83	\$63.61	\$78.17	\$87.91	\$58.82	\$76.24	\$91.73	\$102.53	\$125.04	\$140.01	\$73.51	\$96.44	\$117.12	\$131.07	\$159.71	\$178.63	79
80	\$41.04	\$51.58	\$60.82	\$68.05	\$83.53	\$93.85	\$62.58	\$81.29	\$97.96	\$109.42	\$133.22	\$148.98	\$77.59	\$102.04	\$124.11	\$138.80	\$168.87	\$188.62	80
81	\$43.63	\$54.90	\$64.81	\$72.49	\$88.90	\$99.80	\$66.58	\$86.66	\$104.59	\$116.77	\$141.94	\$158.53	\$81.92	\$107.97	\$131.52	\$146.99	\$178.56	\$199.16	81
82 83	\$46.21 \$49.61	\$58.21 \$62.60	\$68.79 \$74.10	\$76.92 \$82.85	\$94.26 \$101.48	\$105.74 \$113.73	\$70.85 \$75.38	\$92.39 \$98.45	\$111.68 \$119.16	\$124.60 \$132.88	\$151.23 \$161.15	\$168.69 \$179.60	\$86.48 \$91.52	\$114.24 \$121.08	\$139.37 \$147.88	\$155.67 \$165.14	\$188.80 \$200.13	\$210.30 \$222.72	82 83
84	\$53.00	\$67.00	\$74.10	\$88.79	\$101.48	\$113.73	\$75.38 \$80.21	\$98.45 \$104.91	\$119.16	\$132.88	\$171.72	\$179.60	\$91.52	\$121.08	\$147.88	\$105.14	\$200.13	\$235.86	84
85	\$56.40	\$71.38	\$79.40 \$84.71	\$94.72	\$108.67	\$121.73	\$85.35	\$104.91	\$127.14	\$141.72	\$171.72	\$203.61	\$96.87	\$128.33	\$166.52	\$175.19	\$212.14	\$235.86	8
86	\$59.80	\$75.77	\$90.02	\$100.65	\$123.08	\$137.71	\$90.83	\$111.79	\$144.72	\$161.24	\$195.00	\$216.79	\$102.51	\$144.14	\$176.70	\$197.14	\$238.34	\$264.54	8
87	\$63.18	\$80.17	\$95.33	\$106.58	\$130.30	\$145.70	\$96.66	\$126.95	\$154.40	\$171.96	\$207.82	\$230.82	\$114.81	\$152.78	\$187.53	\$209.13	\$252.64	\$280.18	87
88	\$66.40	\$84.21	\$100.18	\$112.02	\$137.01	\$153.23	\$101.04	\$132.65	\$161.36	\$179.71	\$207.02	\$230.02	\$119.50	\$152.76	\$195.18	\$209.13	\$263.08	\$291.81	88
89	\$69.60	\$88.23	\$105.02	\$117.46	\$143.74	\$160.77	\$105.61	\$138.61	\$168.63	\$187.80	\$227.12	\$252.30	\$124.39	\$165.44	\$203.15	\$226.60	\$273.96	\$303.92	89
90	\$72.81	\$92.28	\$109.86	\$122.90	\$150.47	\$168.30	\$110.39	\$144.83	\$176.22	\$196.26	\$237.42	\$263.78	\$129.47	\$172.16	\$211.43	\$235.86	\$285.29	\$316.53	90
91	\$76.01	\$96.31	\$114.70	\$128.35	\$150.47	\$175.84	\$115.39	\$151.33	\$184.16	\$205.11	\$248.20	\$275.78	\$134.77	\$179.16	\$220.07	\$245.51	\$297.08	\$329.65	9
92	\$79.22	\$100.33	\$119.54	\$133.78	\$163.91	\$183.36	\$120.60	\$151.33	\$192.48	\$214.37	\$259.49	\$288.33	\$134.77	\$186.43	\$229.05	\$255.53	\$309.36	\$343.32	9:
93	\$81.36	\$100.33	\$122.65	\$133.76	\$168.28	\$188.24	\$123.61	\$161.84	\$196.96	\$219.36	\$265.57	\$295.01	\$143.21	\$190.43	\$233.54	\$260.56	\$315.56	\$350.10	9
94	\$83.50	\$105.60	\$125.75	\$140.80	\$172.66	\$193.11	\$126.68	\$165.66	\$201.54	\$224.48	\$271.80	\$301.85	\$146.19	\$193.91	\$238.12	\$265.71	\$321.87	\$357.02	9
95	\$85.65	\$108.22	\$128.88	\$144.31	\$177.02	\$197.97	\$129.82	\$169.57	\$206.23	\$229.72	\$278.18	\$308.84	\$149.24	\$197.75	\$242.77	\$270.94	\$328.31	\$364.06	9:
96	\$87.79	\$110.85	\$131.99	\$147.82	\$181.39	\$202.83	\$133.06	\$173.58	\$211.04	\$235.08	\$284.70	\$316.01	\$152.36	\$201.69	\$247.53	\$276.29	\$334.88	\$371.24	9
97	\$89.93	\$113.48	\$135.10	\$151.33	\$185.77	\$207.70	\$136.35	\$177.67	\$215.94	\$240.55	\$291.37	\$323.33	\$155.56	\$205.70	\$252.38	\$281.73	\$341.57	\$378.57	9
98	\$92.07	\$116.11	\$138.20	\$154.84	\$190.14	\$212.56	\$139.72	\$181.87	\$220.95	\$246.15	\$298.19	\$330.84	\$158.83	\$209.80	\$257.33	\$287.29	\$348.39	\$386.02	98
99	\$94.22	\$118.72	\$141.32	\$158.35	\$194.51	\$217.43	\$143.18	\$186.18	\$226.07	\$251.89	\$305.17	\$338.51	\$162.16	\$213.99	\$262.37	\$292.95	\$355.36	\$393.64	99
99			\$144.43	\$161.85	\$198.88	\$222.29	\$146,73	\$190.56	\$231.33	\$257.75	\$312.32	\$346.37	\$165.57	\$218.26	\$267.52	\$298.73	\$362.44	\$401.39	100

				Q	uarterly Pre	mium per \$	300 Monthly					esulting in 21	% Cumulativ	ve Increase)					
Issue		F	uture Purch	ase Option					ive - 30 Day o 3% Comp					Aut	o 5% Comp	ound Inflation	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$9.65 \$9.68	\$11.77 \$11.85	\$13.59 \$13.70	\$15.09 \$15.19	\$18.36 \$18.50	\$20.56 \$20.74	\$14.41 \$14.62	\$17.86 \$18.14	\$20.89 \$21.24	\$23.69 \$24.08	\$29.56 \$30.10	\$33.54 \$34.14	\$27.85 \$28.17	\$35.11 \$35.54	\$41.51 \$42.01	\$47.84 \$48.41	\$60.86 \$61.66	\$69.08 \$69.97	25 26
27	\$9.76	\$11.92	\$13.77	\$15.33	\$18.65	\$20.92	\$14.84	\$18.43	\$21.60	\$24.48	\$30.62	\$34.75	\$28.50	\$35.96	\$42.50	\$49.02	\$62.44	\$70.86	27
28	\$9.79	\$11.99	\$13.88	\$15.44	\$18.78	\$21.09	\$15.05	\$18.71	\$21.95	\$24.87	\$31.16	\$35.35	\$28.81	\$36.40	\$43.00	\$49.62	\$63.21	\$71.79	28
29 30	\$9.85 \$9.89	\$12.07 \$12.17	\$13.98 \$14.08	\$15.55 \$15.65	\$18.92 \$19.11	\$21.24 \$21.42	\$15.26 \$15.51	\$19.00 \$19.32	\$22.30 \$22.66	\$25.29 \$25.73	\$31.70 \$32.27	\$36.00 \$36.64	\$29.17 \$29.52	\$36.82 \$37.25	\$43.52 \$44.04	\$50.23 \$50.83	\$64.00 \$64.82	\$72.71 \$73.65	29 30
31	\$9.96	\$12.17	\$14.16	\$15.75	\$19.25	\$21.42	\$15.75	\$19.64	\$23.01	\$26.15	\$32.84	\$37.28	\$29.89	\$37.66	\$44.57	\$51.44	\$65.63	\$74.60	31
32	\$10.00	\$12.31	\$14.27	\$15.86	\$19.38	\$21.77	\$16.01	\$19.95	\$23.42	\$26.58	\$33.41	\$37.92	\$30.24	\$38.14	\$45.11	\$52.07	\$66.45	\$75.57	32
33 34	\$10.07 \$10.11	\$12.38 \$12.45	\$14.38 \$14.44	\$16.01 \$16.12	\$19.53 \$19.68	\$21.91 \$22.10	\$16.26 \$16.50	\$20.28 \$20.59	\$23.80 \$24.19	\$26.99 \$27.47	\$33.98 \$34.58	\$38.60 \$39.28	\$30.59 \$30.95	\$38.60 \$39.06	\$45.64 \$46.18	\$52.72 \$53.36	\$67.30 \$68.16	\$76.52 \$77.52	33 34
35	\$10.11	\$12.43	\$14.44	\$16.23	\$19.82	\$22.10	\$16.50 \$16.76	\$20.99	\$24.19	\$27.47	\$35.16	\$39.26	\$30.93	\$39.52	\$46.74	\$54.04	\$68.98	\$77.52	35
36	\$10.29	\$12.67	\$14.73	\$16.43	\$20.10	\$22.59	\$17.07	\$21.34	\$25.05	\$28.53	\$35.89	\$40.80	\$31.72	\$40.05	\$47.39	\$54.79	\$69.94	\$79.65	36
37 38	\$10.36 \$10.45	\$12.80 \$12.98	\$14.95 \$15.13	\$16.65 \$16.86	\$20.39 \$20.67	\$22.90 \$23.23	\$17.40 \$17.71	\$21.77 \$22.21	\$25.54 \$26.04	\$29.14 \$29.74	\$36.64 \$37.42	\$41.66 \$42.55	\$32.16 \$32.58	\$40.60 \$41.13	\$48.03 \$48.66	\$55.53 \$56.28	\$70.93 \$71.94	\$80.80 \$81.93	37 38
39	\$10.56	\$13.13	\$15.29	\$17.07	\$20.92	\$23.55	\$18.07	\$22.63	\$26.58	\$30.35	\$38.21	\$43.47	\$33.01	\$41.66	\$49.31	\$57.07	\$72.93	\$83.11	39
40	\$10.67	\$13.28	\$15.48	\$17.29	\$21.20	\$23.87	\$18.43	\$23.06	\$27.10	\$30.99	\$39.03	\$44.40	\$33.44	\$42.23	\$49.98	\$57.84	\$73.95	\$84.28	40
41 42	\$10.78 \$10.89	\$13.41 \$13.55	\$15.70 \$15.86	\$17.50 \$17.71	\$21.49 \$21.77	\$24.19 \$24.52	\$18.78 \$19.14	\$23.51 \$23.98	\$27.63 \$28.20	\$31.63 \$32.27	\$39.84 \$40.69	\$45.36 \$46.32	\$33.90 \$34.36	\$42.80 \$43.36	\$50.67 \$51.33	\$58.63 \$59.44	\$75.00 \$76.07	\$85.49 \$86.70	41 42
42	\$10.89	\$13.55	\$16.05	\$17.71	\$21.77	\$24.52	\$19.14	\$23.98 \$24.44	\$28.20	\$32.27	\$40.69 \$41.55	\$46.32	\$34.83	\$43.36 \$43.93	\$52.01	\$60.26	\$77.12	\$86.70	42
44	\$11.10	\$13.84	\$16.23	\$18.17	\$22.34	\$25.16	\$19.86	\$24.90	\$29.36	\$33.62	\$42.44	\$48.31	\$35.29	\$44.54	\$52.72	\$61.08	\$78.23	\$89.19	44
45 46	\$11.21 \$11.39	\$14.01 \$14.30	\$16.43 \$16.80	\$18.39 \$18.78	\$22.59 \$23.16	\$25.48 \$26.08	\$20.24 \$21.13	\$25.40 \$26.50	\$29.92 \$31.10	\$34.29 \$35.43	\$43.33 \$44.43	\$49.35 \$50.62	\$35.76 \$36.32	\$45.14 \$45.86	\$53.44 \$54.29	\$61.94 \$62.93	\$79.33 \$80.65	\$90.50 \$91.99	45 46
47	\$11.59	\$14.59	\$17.15	\$19.22	\$23.69	\$26.72	\$21.13	\$27.63	\$32.31	\$36.61	\$45.57	\$50.62	\$36.89	\$46.60	\$55.14	\$63.97	\$82.01	\$93.52	47
48	\$11.81	\$14.87	\$17.50	\$19.64	\$24.22	\$27.32	\$23.01	\$28.81	\$33.54	\$37.82	\$46.74	\$53.28	\$37.47	\$47.34	\$56.03	\$64.99	\$83.35	\$95.10	48
49 50	\$11.99 \$12.20	\$15.15 \$15.44	\$17.86 \$18.25	\$20.06 \$20.48	\$24.76 \$25.32	\$27.96 \$28.57	\$24.02 \$25.05	\$30.05 \$31.34	\$34.86 \$36.21	\$39.06 \$40.34	\$47.95 \$49.20	\$54.68 \$56.10	\$38.07 \$38.68	\$48.10 \$48.88	\$56.91 \$57.84	\$66.07 \$67.13	\$84.73 \$86.13	\$96.69 \$98.29	49 50
51	\$12.42	\$15.72	\$18.61	\$20.92	\$25.86	\$29.21	\$26.15	\$32.69	\$37.64	\$41.66	\$50.45	\$57.56	\$39.28	\$49.65	\$58.77	\$68.23	\$87.55	\$99.92	51
52	\$12.60	\$16.01	\$18.96	\$21.31	\$26.39	\$29.81	\$27.29	\$34.09	\$39.09	\$43.04	\$51.73	\$59.05	\$39.89	\$50.45	\$59.69	\$69.33	\$89.01	\$101.61	52
53 54	\$12.80 \$13.02	\$16.30 \$16.58	\$19.32 \$19.68	\$21.74 \$22.17	\$26.97 \$27.50	\$30.46 \$31.06	\$28.46 \$29.71	\$35.54 \$37.06	\$40.62 \$42.23	\$44.47 \$45.94	\$53.04 \$54.40	\$60.59 \$62.15	\$40.52 \$41.16	\$51.27 \$52.07	\$60.65 \$61.61	\$70.47 \$71.61	\$90.46 \$91.96	\$103.31 \$105.02	53 54
55	\$13.20	\$16.86	\$20.06	\$22.59	\$28.04	\$31.67	\$30.99	\$38.68	\$43.87	\$47.45	\$55.81	\$63.61	\$41.81	\$52.87	\$62.60	\$72.74	\$93.49	\$106.76	55
56	\$14.49	\$18.28	\$21.64	\$24.41	\$30.38	\$34.40	\$32.52	\$40.56	\$45.96	\$49.73	\$59.24	\$67.52	\$43.55	\$55.18	\$65.43	\$76.13	\$98.01	\$111.99	56
57 58	\$15.75 \$17.04	\$19.75 \$21.16	\$23.20 \$24.76	\$26.22 \$28.04	\$32.77 \$35.11	\$37.10 \$39.81	\$34.11 \$35.79	\$42.50 \$44.57	\$48.17 \$50.48	\$52.12 \$54.60	\$62.82 \$66.67	\$71.68 \$76.10	\$45.36 \$47.23	\$57.56 \$60.05	\$68.38 \$71.43	\$79.65 \$83.35	\$102.74 \$107.68	\$117.47 \$123.19	57 58
59	\$18.32	\$22.63	\$26.33	\$29.89	\$37.47	\$42.50	\$37.53	\$46.74	\$52.90	\$57.21	\$70.73	\$80.80	\$49.20	\$62.65	\$74.64	\$87.23	\$112.88	\$129.21	59
60	\$19.60	\$24.05	\$27.85	\$31.70	\$39.84	\$45.22	\$39.39	\$49.02	\$55.45	\$59.94	\$75.02	\$85.77	\$51.23	\$65.38	\$77.97	\$91.28	\$118.32	\$135.53	60
61 62	\$20.85 \$22.13	\$25.51 \$26.94	\$29.41 \$30.99	\$33.51 \$35.32	\$42.20 \$44.54	\$47.92 \$50.67	\$41.29 \$43.26	\$51.40 \$53.89	\$58.12 \$60.97	\$62.82 \$65.81	\$79.62 \$84.46	\$91.07 \$96.66	\$53.36 \$55.53	\$68.23 \$71.23	\$81.47 \$85.16	\$95.51 \$99.90	\$124.01 \$130.03	\$142.15 \$149.12	61 62
63	\$24.48	\$29.78	\$34.29	\$39.09	\$49.35	\$56.10	\$45.64	\$56.85	\$64.33	\$70.97	\$90.97	\$104.03	\$59.55	\$76.26	\$91.10	\$106.58	\$138.28	\$158.46	63
64 65	\$26.79 \$29.11	\$32.63 \$35.50	\$37.61 \$40.91	\$42.87 \$46.63	\$54.11 \$58.88	\$61.55 \$66.95	\$48.17 \$50.83	\$59.98 \$63.28	\$67.85 \$71.53	\$76.56 \$82.57	\$98.01 \$105.59	\$111.95 \$120.49	\$63.89 \$68.51	\$81.68 \$87.45	\$97.44 \$104.23	\$113.73 \$121.34	\$147.06 \$156.42	\$168.33 \$178.86	64 65
66	\$31.42	\$38.35	\$44.18	\$50.41	\$63.68	\$72.39	\$53.65	\$66.77	\$75.46	\$89.05	\$113.73	\$129.70	\$73.49	\$93.63	\$111.49	\$129.49	\$166.38	\$190.04	66
67	\$33.76	\$41.21	\$47.50	\$54.19	\$68.45	\$77.84	\$56.63	\$70.47	\$79.59	\$96.09	\$122.52	\$139.63	\$78.84	\$100.25	\$119.21	\$138.17	\$176.99	\$201.89	67
68 69	\$38.35 \$42.91	\$46.89 \$52.58	\$54.15 \$60.79	\$61.66 \$69.08	\$77.66 \$86.87	\$88.22 \$98.62	\$62.33 \$68.59	\$77.84 \$85.94	\$88.72 \$98.93	\$105.80 \$116.51	\$134.32 \$147.25	\$152.82 \$167.27	\$85.94 \$93.70	\$109.49 \$119.59	\$130.34 \$142.52	\$150.48 \$163.90	\$191.75 \$207.72	\$218.28 \$236.04	68 69
70	\$47.50	\$58.28	\$67.44	\$76.56	\$96.05	\$108.97	\$75.46	\$94.91	\$110.32	\$128.28	\$161.40	\$183.06	\$102.17	\$130.64	\$155.82	\$178.51	\$225.04	\$255.21	70
71	\$52.07	\$63.97	\$74.10	\$84.02	\$105.26	\$119.35	\$83.03	\$104.80	\$122.98	\$141.27	\$176.95	\$200.35	\$111.39	\$142.65	\$170.37	\$194.41	\$243.79	\$275.96	71
72 73	\$56.66 \$64.89	\$69.66 \$80.22	\$80.75 \$93.31	\$91.47 \$105.37	\$114.48 \$131.24	\$129.73 \$148.49	\$91.32 \$101.20	\$115.72 \$128.74	\$137.10 \$152.90	\$155.57 \$173.03	\$193.99 \$214.93	\$219.32 \$242.65	\$121.45 \$133.36	\$155.77 \$171.68	\$186.31 \$205.83	\$211.74 \$233.27	\$264.14 \$289.82	\$298.43 \$326.96	72 73
74	\$73.15	\$90.75	\$105.90	\$119.25	\$147.98	\$167.23	\$112.17	\$143.22	\$170.50	\$192.46	\$238.13	\$268.44	\$146.45	\$189.22	\$227.38	\$256.99	\$318.00	\$358.19	74
75 76	\$81.36 \$89.62	\$101.31	\$118.46 \$131.02	\$133.14 \$147.03	\$164.75	\$185.98 \$204.73	\$124.33 \$137.82	\$159.34 \$177.27	\$190.14 \$212.06	\$214.05	\$263.81 \$292.28	\$297.01	\$160.83	\$208.53 \$229.85	\$251.22 \$277.55	\$283.11 \$311.88	\$348.92 \$382.81	\$392.41 \$429.91	75 76
76	\$89.62 \$97.83	\$111.84 \$122.42	\$131.02 \$143.62	\$147.03 \$160.94	\$181.53 \$198.30	\$204.73	\$137.82 \$152.75	\$177.27 \$197.19	\$212.06 \$236.53	\$238.05 \$264.74	\$292.28	\$328.60 \$363.53	\$176.58 \$193.88	\$229.85 \$253.29	\$277.55 \$306.61	\$311.88 \$343.59	\$382.81 \$419.99	\$429.91 \$471.04	76 77
78	\$105.44	\$132.15	\$155.35	\$174.00	\$214.05	\$240.94	\$162.54	\$210.24	\$252.57	\$282.50	\$345.04	\$386.84	\$204.70	\$267.98	\$324.93	\$363.85	\$444.07	\$497.35	78
79 80	\$113.05 \$120.66	\$141.91 \$151.65	\$167.06 \$178.79	\$187.02 \$200.08	\$229.80 \$245.61	\$258.45 \$275.91	\$172.92 \$184.00	\$224.16 \$238.99	\$269.69 \$287.97	\$301.46 \$321.70	\$367.62 \$391.67	\$411.63 \$438.02	\$216.12 \$228.13	\$283.53 \$299.99	\$344.32 \$364.89	\$385.34 \$408.08	\$469.55 \$496.47	\$525.17 \$554.53	79 80
81	\$120.00	\$161.40	\$178.79	\$200.08	\$245.61	\$275.91	\$184.00	\$238.99	\$287.97	\$343.29	\$417.32	\$438.02	\$240.83	\$299.99	\$386.66	\$408.08	\$524.98	\$585.51	81
82	\$135.86	\$171.14	\$202.24	\$226.15	\$277.12	\$310.88	\$208.29	\$271.61	\$328.35	\$366.30	\$444.60	\$495.95	\$254.24	\$335.86	\$409.74	\$457.66	\$555.10	\$618.28	82
83 84	\$145.85 \$155.82	\$184.06 \$196.98	\$217.87 \$233.43	\$243.57 \$261.04	\$298.33 \$319.48	\$334.36 \$357.87	\$221.63 \$235.82	\$289.43 \$308.43	\$350.33 \$373.78	\$390.68 \$416.68	\$473.78 \$504.86	\$528.02 \$562.21	\$269.08 \$284.78	\$355.96 \$377.27	\$434.79 \$461.36	\$485.52 \$515.04	\$588.40 \$623.68	\$654.78 \$693.44	83 84
85	\$165.80	\$209.85	\$249.05	\$278.47	\$340.69	\$381.36	\$250.94	\$328.67	\$398.78	\$444.42	\$538.03	\$598.60	\$301.39	\$399.86	\$489.57	\$546.38	\$661.07	\$734.38	85
86	\$175.80	\$222.76	\$264.67	\$295.91	\$361.87	\$404.87	\$267.03	\$350.22	\$425.46	\$474.03	\$573.34	\$637.34	\$318.96	\$423.79	\$519.53	\$579.60	\$700.70	\$777.76	86
87 88	\$185.77 \$195.20	\$235.69 \$247.56	\$280.25 \$294.51	\$313.35 \$329.35	\$383.06 \$402.81	\$428.35 \$450.51	\$284.17 \$297.04	\$373.24 \$389.99	\$453.92 \$474.39	\$505.57 \$528.35	\$611.00 \$638.74	\$678.60 \$709.49	\$337.54 \$351.33	\$449.15 \$467.41	\$551.32 \$573.85	\$614.87 \$640.01	\$742.74 \$773.44	\$823.72 \$857.90	87 88
89	\$204.62	\$259.40	\$308.75	\$345.32	\$422.58	\$472.64	\$310.49	\$407.51	\$495.76	\$552.15	\$667.72	\$741.75	\$365.70	\$486.41	\$597.26	\$666.19	\$805.44	\$893.51	89
90	\$214.05	\$271.28	\$322.97	\$361.33	\$442.37	\$494.79	\$324.54	\$425.79	\$518.10	\$577.02	\$698.04	\$775.51	\$380.64	\$506.14	\$621.62	\$693.44	\$838.73	\$930.58	90
91 92	\$223.48 \$232.90	\$283.13 \$294.98	\$337.21 \$351.43	\$377.34 \$393.32	\$462.14 \$481.89	\$516.96 \$539.09	\$339.24 \$354.56	\$444.90 \$464.81	\$541.44 \$565.88	\$603.02 \$630.23	\$729.73 \$762.88	\$810.80 \$847.69	\$396.23 \$412.40	\$526.71 \$548.10	\$646.99 \$673.41	\$721.80 \$751.26	\$873.41 \$909.52	\$969.18 \$1,009.38	91 92
93	\$239.21	\$302.70	\$360.58	\$403.62	\$494.74	\$553.43	\$363.39	\$475.81	\$579.03	\$644.92	\$780.78	\$867.33	\$421.03	\$558.98	\$686.62	\$766.05	\$927.73	\$1,029.30	93
94	\$245.50	\$310.45	\$369.72	\$413.94	\$507.61	\$567.72	\$372.43	\$487.05	\$592.53	\$659.97	\$799.10	\$887.43	\$429.80	\$570.08	\$700.06	\$781.17	\$946.31	\$1,049.62	94
95 96	\$251.79 \$258.09	\$318.18 \$325.89	\$378.90 \$388.05	\$424.25 \$434.58	\$520.44 \$533.29	\$582.02 \$596.32	\$381.67 \$391.17	\$498.53 \$510.30	\$606.32 \$620.46	\$675.38 \$691.13	\$817.85 \$837.02	\$908.00 \$929.05	\$438.77 \$447.94	\$581.38 \$592.94	\$713.76 \$727.74	\$796.57 \$812.30	\$965.23 \$984.54	\$1,070.32 \$1.091.44	95 96
96	\$264.39	\$325.89	\$388.05	\$434.58 \$444.90	\$533.29 \$546.17	\$610.63	\$400.85	\$510.30	\$634.85	\$707.21	\$856.63	\$929.05	\$447.94	\$604.76	\$742.01	\$812.30	\$1,004.21		96
98	\$270.68	\$341.33	\$406.33	\$455.20	\$559.01	\$624.93	\$410.77	\$534.71	\$649.57	\$723.68	\$876.68	\$972.66	\$466.94	\$616.83	\$756.56	\$844.62	\$1,024.28	\$1,134.93	98
99 100+	\$276.98 \$283.27	\$349.05 \$356.77	\$415.47 \$424.61	\$465.52 \$475.84	\$571.86 \$584.69	\$639.23 \$653.53	\$420.95 \$431.37	\$547.35 \$560.25	\$664.66 \$680.11	\$740.54 \$757.80	\$897.22 \$918.24	\$995.21 \$1,018.31	\$476.76 \$486.79	\$629.12 \$641.69	\$771.39 \$786.50		\$1,044.74 \$1,065.59		99 100+
.007	9200.21	Q000.11	¥424.01	¥710.04	Q004.03	Q000.00	ψ <del>-</del> -01.01	Q000.20	ψ000.11	ψ101.00	<b>₩</b> 310.24	ψ.,σισ.σι	9400.73	QU-1.03	ψ100.00	ψ01 0.2J	ψ.,000.03	ψ1,100.10	1007

-					Annual Prer	mium per \$3				% Phase 2 I		sulting in 21	% Cumulativ	e Increase)					
ssue			Future Purc	nase Option						pound Inflati				Au	ito 5% Com	oound Inflati	on		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ac
25	\$36.20	\$44.21	\$51.03	\$56.64	\$68.94	\$77.21	\$54.10	\$67.06	\$78.41	\$88.97	\$111.00	\$125.97	\$104.59	\$131.85	\$155.89	\$179.67	\$228.56	\$259.42	2
26	\$36.33	\$44.48	\$51.43	\$57.04	\$69.47	\$77.88	\$54.90	\$68.12	\$79.75	\$90.43	\$113.01	\$128.24	\$105.80	\$133.45	\$157.76	\$181.81	\$231.50	\$262.77	2
27	\$36.61	\$44.75	\$51.69	\$57.57	\$70.00	\$78.55	\$55.70	\$69.20	\$81.08	\$91.92	\$115.02	\$130.52	\$107.00	\$135.05	\$159.63	\$184.07	\$234.44	\$266.10	2
28	\$36.74	\$45.01	\$52.11	\$57.97	\$70.53	\$79.22	\$56.51	\$70.27	\$82.42	\$93.38	\$117.02	\$132.78	\$108.20	\$136.65	\$161.50	\$186.35	\$237.38	\$269.58	2
29	\$37.00	\$45.29	\$52.50	\$58.37	\$71.06	\$79.75	\$57.31	\$71.34	\$83.75	\$94.97	\$119.03	\$135.18	\$109.54	\$138.26	\$163.37	\$188.62	\$240.32	\$273.05	2
30	\$37.14	\$45.69	\$52.90	\$58.78	\$71.73	\$80.42	\$58.23	\$72.55	\$85.09	\$96.58	\$121.15	\$137.59	\$110.87	\$139.87	\$165.39	\$190.89	\$243.40	\$276.52	3
31	\$37.40	\$45.96	\$53.16	\$59.18	\$72.27	\$81.08	\$59.18	\$73.73	\$86.43	\$98.18	\$123.30	\$140.00	\$112.21	\$141.46	\$167.38	\$193.16	\$246.47	\$280.13	3
32	\$37.53	\$46.22	\$53.57	\$59.58	\$72.81	\$81.75	\$60.12	\$74.93	\$87.89	\$99.79	\$125.44	\$142.41	\$113.54	\$143.21	\$169.39	\$195.57	\$249.54	\$283.73	3
33	\$37.80	\$46.49	\$53.97	\$60.12	\$73.34	\$82.29	\$61.05	\$76.14	\$89.38	\$101.39	\$127.57	\$144.94	\$114.87	\$144.94	\$171.38	\$197.97	\$252.75	\$287.34	3
34	\$37.94	\$46.75	\$54.23	\$60.51	\$73.88	\$82.96	\$61.99	\$77.34	\$90.84	\$103.13	\$129.84	\$147.48	\$116.23	\$146.67	\$173.39	\$200.38	\$255.95	\$291.08	3
35	\$38.20	\$47.03	\$54.64	\$60.91	\$74.40	\$83.62	\$62.92	\$78.55	\$92.18	\$105.00	\$131.99	\$150.02	\$117.56	\$148.41	\$175.54	\$202.92	\$259.03	\$294.95	3
36	\$38.61	\$47.55	\$55.31	\$61.71	\$75.48	\$84.82	\$64.12	\$80.15	\$94.04	\$107.13	\$134.78	\$153.22	\$119.16	\$150.41	\$177.94	\$205.72	\$262.64	\$299.10	3
37 38	\$38.87 \$39.28	\$48.08	\$56.11 \$56.77	\$62.52 \$63.32	\$76.55 \$77.61	\$86.03	\$65.33	\$81.75 \$83.36	\$95.92 \$97.78	\$109.41 \$111.67	\$137.59 \$140.53	\$156.43	\$120.76	\$152.43	\$180.33	\$208.52 \$211.33	\$266.37 \$270.11	\$303.37 \$307.65	3
38	\$39.28 \$39.68	\$48.76 \$49.29	\$57.44	\$64.12	\$77.61	\$87.23 \$88.43	\$66.53 \$67.86	\$84.95	\$97.78	\$111.67	\$140.53	\$159.76 \$163.24	\$122.36 \$123.97	\$154.42 \$156.43	\$182.74 \$185.14	\$211.33	\$270.11	\$307.65	3
40	\$40.07 \$40.48	\$49.83	\$58.10 \$58.92	\$64.92 \$65.73	\$79.62	\$89.64	\$69.20	\$86.56 \$88.30	\$101.78	\$116.36	\$146.54	\$166.72	\$125.58	\$158.55	\$187.68	\$217.21	\$277.72	\$316.46	4
41	\$40.48 \$40.88	\$50.36 \$50.90	+ <u>-</u>	+	\$80.69 \$81.75	\$90.84	\$70.53	+	\$103.80 \$105.94	\$118.77	\$149.62	\$170.32	\$127.30	\$160.70	\$190.22	\$220.14 \$223.22	\$281.59	\$321.00 \$325.53	4
42	\$40.88 \$41.27	\$50.90 \$51.43	\$59.58 \$60.25	\$66.53 \$67.32	\$81.75 \$82.83	\$92.05 \$93.25	\$71.87 \$73.21	\$90.04 \$91.76	\$105.94 \$108.06	\$121.15 \$123.70	\$152.82 \$156.04	\$173.92 \$177.66	\$129.05 \$130.78	\$162.84 \$164.97	\$192.76 \$195.29	\$223.22	\$285.60 \$289.62	\$325.53	4
43	\$41.27 \$41.67	\$51.43	\$60.25	\$68.26	\$82.83	\$93.25 \$94.45	\$73.21 \$74.54	\$93.51	\$108.06	\$123.70	\$159.37	\$177.00	\$130.78	\$164.97	\$195.29	\$220.29	\$289.62	\$330.22	4
45	\$42.09	\$52.64	\$61.71	\$69.07	\$84.82	\$95.66	\$74.54	\$95.38	\$112.35	\$128.78	\$162.71	\$185.27	\$134.26	\$167.24	\$200.64	\$232.57	\$293.76	\$339.85	4
46	\$42.75	\$53.70	\$63.05	\$70.53	\$86.97	\$97.91	\$79.35	\$99.53	\$116.75	\$133.06	\$166.85	\$190.09	\$134.20	\$172.19	\$200.84	\$236.31	\$302.84	\$345.44	4
40	\$43.55	\$53.70	\$64.38	\$70.55	\$88.97	\$100.32	\$82.83	\$103.80	\$121.29	\$137.46	\$171.12	\$195.03	\$138.52	\$174.99	\$203.05	\$240.19	\$302.64	\$351.19	4
48	\$44.35	\$55.85	\$65.73	\$73.73	\$90.97	\$100.52	\$86.43	\$108.20	\$125.97	\$142.01	\$175.54	\$200.11	\$140.67	\$177.79	\$210.40	\$244.06	\$312.99	\$357.07	4
49	\$45.01	\$56.90	\$67.06	\$75.35	\$90.97	\$102.00	\$90.43	\$100.20	\$130.91	\$146.67	\$175.54	\$205.32	\$140.67	\$180.61	\$213.73	\$244.06	\$318.20	\$363.09	4
50	\$45.83	\$57.97	\$68.53	\$76.95	\$95.11	\$103.00	\$94.04	\$117.69	\$135.99	\$151.48	\$184.75	\$210.66	\$145.20	\$183.55	\$217.21	\$252.07	\$323.41	\$369.09	5
51	\$46.62	\$59.05	\$69.86	\$78.55	\$97.12	\$109.67	\$98.18	\$122.77	\$141.33	\$156.43	\$189.43	\$216.14	\$147.48	\$186.48	\$220.68	\$256.22	\$328.75	\$375.23	5
52	\$47.29	\$60.12	\$71.19	\$80.01	\$99.12	\$111.95	\$102.47	\$127.97	\$146.81	\$161.63	\$194.23	\$221.75	\$149.75	\$189.43	\$224.16	\$260.36	\$334.22	\$381.51	5
53	\$48.08	\$61.18	\$72.55	\$81.62	\$101.26	\$114.35	\$106.87	\$133.45	\$152.56	\$166.98	\$199.18	\$227.49	\$152.16	\$192.50	\$227.76	\$264.63	\$339.71	\$387.93	5
54	\$48.90	\$62.26	\$73.88	\$83.23	\$103.26	\$116.62	\$111.54	\$139.19	\$158.55	\$172.46	\$204.25	\$233.38	\$154.55	\$195.57	\$231.36	\$268.91	\$345.31	\$394.34	5
55	\$49.57	\$63.32	\$75.35	\$84.82	\$105.27	\$118.90	\$116.36	\$145.20	\$164.70	\$178.20	\$209.59	\$238.85	\$156.96	\$198.51	\$235.10	\$273.19	\$351.05	\$400.88	5
56	\$54.36	\$68.67	\$81.21	\$91.63	\$114.08	\$129.18	\$122.10	\$152.30	\$172.59	\$186.75	\$222.42	\$253.54	\$163.50	\$207.19	\$245.66	\$285.88	\$368.03	\$420.52	5
57	\$59.18	\$74.14	\$87.10	\$98.45	\$123.04	\$139.34	\$128.11	\$159.63	\$180.87	\$195.70	\$235.92	\$269.18	\$170.32	\$216.14	\$256.75	\$299.10	\$385.79	\$441.09	5
58	\$63.99	\$79.49	\$92.97	\$105.27	\$131.85	\$149.48	\$134.39	\$167.38	\$189.56	\$205.05	\$250.34	\$285.75	\$177.40	\$225.50	\$268.24	\$312.99	\$404.36	\$462.61	5
59	\$68.81	\$84.95	\$98.86	\$112.21	\$140.67	\$159.63	\$140.93	\$175.54	\$198.64	\$214.80	\$265.57	\$303.37	\$184.75	\$235.24	\$280.26	\$327.55	\$423.86	\$485.18	5
60	\$73.60	\$90.30	\$104.59	\$119.03	\$149.62	\$169.79	\$147.87	\$184.07	\$208.25	\$225.08	\$281.72	\$322.07	\$192.37	\$245.53	\$292.82	\$342.78	\$444.30	\$508.95	6
61	\$78.28	\$95.79	\$110.47	\$125.84	\$158.42	\$179.94	\$155.09	\$193.03	\$218.27	\$235.92	\$298.97	\$341.97	\$200.38	\$256.22	\$305.91	\$358.67	\$465.67	\$533.81	6
62	\$83.09	\$101.12	\$116.36	\$132.65	\$167.24	\$190.22	\$162.45	\$202.39	\$228.97	\$247.13	\$317.13	\$362.96	\$208.52	\$267.43	\$319.80	\$375.10	\$488.25	\$559.99	6
63	\$91.92	\$111.80	\$128.78	\$146.81	\$185.27	\$210.66	\$171.38	\$213.47	\$241.52	\$266.51	\$341.57	\$390.60	\$223.62	\$286.41	\$342.10	\$400.22	\$519.23	\$594.98	6
64	\$100.58	\$122.50	\$141.20	\$160.96	\$203.18	\$231.10	\$180.87	\$225.21	\$254.74	\$287.47	\$368.03	\$420.39	\$239.92	\$306.71	\$365.89	\$427.08	\$552.23	\$632.12	6
65	\$109.27	\$133.32	\$153.63	\$175.12	\$221.08	\$251.41	\$190.89	\$237.64	\$268.63	\$310.05	\$396.48	\$452.44	\$257.28	\$328.35	\$391.40	\$455.65	\$587.37	\$671.66	6
66	\$117.95	\$144.00	\$165.91	\$189.29	\$239.12	\$271.84	\$201.44	\$250.73	\$283.34	\$334.36	\$427.08	\$487.05	\$275.99	\$351.59	\$418.65	\$486.26	\$624.77	\$713.61	6
67 68	\$126.78	\$154.68	\$178.33	\$203.45	\$257.02	\$292.29	\$212.67	\$264.63	\$298.83	\$360.81	\$460.06	\$524.32	\$296.03	\$376.44	\$447.65	\$518.84	\$664.58	\$758.09	6
69	\$144.00 \$161.10	\$176.07 \$197.44	\$203.31 \$228.29	\$231.50 \$259.42	\$291.61 \$326.22	\$331.29 \$370.29	\$234.04 \$257.55	\$292.29 \$322.74	\$333.16 \$371.49	\$397.28 \$437.49	\$504.42 \$552.92	\$573.88 \$628.11	\$322.74 \$351.86	\$411.17 \$449.11	\$489.46 \$535.14	\$565.06 \$615.42	\$720.03 \$780.00	\$819.67 \$886.33	6
70	\$178.33	\$218.81	\$253.28	\$259.42	\$360.68	\$409.18	\$257.55	\$356.41	\$414.25	\$437.49	\$606.07	\$687.42	\$383.66	\$499.11	\$585.10	\$670.33	\$845.05	\$958.33	7
70	\$178.33 \$195.57	\$218.81 \$240.19	\$253.28 \$278.26	\$287.47 \$315.52	\$360.68	\$409.18 \$448.17	\$283.34 \$311.78	\$356.41	\$414.25 \$461.80	\$481.70 \$530.46	\$664.44	\$687.42 \$752.35	\$383.66 \$418.25	\$490.52 \$535.67	\$585.10 \$639.74	\$670.33 \$730.04		\$958.33 \$1,036.21	7
72	\$212.81	\$240.19	\$303.24	\$343.44	\$429.88	\$448.17	\$311.78 \$342.91	\$434.54	\$514.83	\$584.17	\$728.43	\$823.55	\$418.25	\$584.96	\$699.58	\$730.04	\$915.45		7:
73	\$243.66	\$301.24	\$350.39	\$395.67	\$492.80	\$557.58	\$380.05	\$483.44	\$574.15	\$649.76	\$807.11	\$911.17	\$500.81	\$644.68	\$772.92	\$875.91	\$1,088.31		7
74	\$274.65	\$340.77	\$397.68	\$447.78	\$555.71	\$627.98	\$421.19	\$537.81	\$640.28	\$722.69		\$1,008.03	\$549.97	\$710.53	\$853.88	\$965.01	\$1,194.12		7
75	\$305.50	\$380.45	\$444.83	\$500.01	\$618.63	\$698.38	\$466.88	\$598.32	\$714.01	\$803.78		\$1,115,29	\$603.93	\$783.07	\$943.36	\$1,063.06			7
76	\$336.50	\$419.99	\$491.99	\$552.10	\$681.68	\$768.78	\$517.51	\$665.64	\$796.29	\$893.95	\$1,097.54	\$1,233.91	\$663.11	\$863.08	\$1,042.22		\$1,437.49	\$1,614.36	7
77	\$367.36	\$459.67	\$539.28	\$604.34	\$744.60	\$839.17	\$573.62	\$740.47	\$888.21	\$994.14	\$1,216.02	\$1,365.10	\$728.04	\$951.13	\$1,151.36		\$1,577.09	\$1,768.79	7
78	\$395.95	\$496.27	\$583.36	\$653.37	\$803.78	\$904.76	\$610.35	\$789.48	\$948.44		\$1,295.64	\$1,452.59		\$1,006.28			\$1,667.52		7
79	\$424.53	\$532.87	\$627.31	\$702.25	\$862.95	\$970.50	\$649.35	\$841.71	\$1,012.69	\$1,131.99	\$1,380.46	\$1,545.70	\$811.53	\$1,064.67		\$1,446.98	\$1,763.18		7
80	\$453.12	\$569.47	\$671.40	\$751.28	\$922.26	\$1,036.08	\$690.90	\$897.42	\$1,081.37		\$1,470.76	\$1,644.83		\$1,126.51		\$1,532.34			8
81	\$481.57	\$606.07	\$715.47	\$800.31		\$1,101.80	\$735.11	\$956.73		\$1,289.09	\$1,567.07	\$1,750.22		\$1,191.97		\$1,622.78			8
82	\$510.16	\$642.66	\$759.42	\$849.19	\$1,040.62	\$1,167.40	\$782.13	\$1,019.91	\$1,232.98	\$1,375.52	\$1,669.54	\$1,862.30	\$954.72	\$1,261.17	\$1,538.63	\$1,718.56	\$2,084.45	\$2,321.69	8
83	\$547.69	\$691.16	\$818.07	\$914.65	\$1,120.23	\$1,255.56	\$832.23	\$1,086.83	\$1,315.53	\$1,467.02	\$1,779.07	\$1,982.79	\$1,010.44	\$1,336.64	\$1,632.66	\$1,823.15	\$2,209.48	\$2,458.74	8
84	\$585.10	\$739.65	\$876.57	\$980.24	\$1,199.72	\$1,343.85		\$1,158.18	\$1,403.57	\$1,564.67	\$1,895.83	\$2,111.16	\$1,069.34	\$1,416.66	\$1,732.46	\$1,934.03	\$2,341.99	\$2,603.95	8
85	\$622.63	\$788.02	\$935.22	\$1,045.69	\$1,279.33	\$1,432.02		\$1,234.19	\$1,497.47		\$2,020.33	\$2,247.82			\$1,838.38	\$2,051.71	\$2,482.39	\$2,757.71	8
86	\$660.18	\$836.50	\$993.87			\$1,520.32			\$1,597.66		\$2,152.98	\$2,393.29			\$1,950.86				8
87	\$697.58	\$884.99	\$1,052.37	\$1,176.60		\$1,608.49				\$1,898.49		\$2,548.25		\$1,686.63			\$2,789.09	\$3,093.13	8
88	\$732.97	\$929.61	\$1,105.94	\$1,236.72	\$1,512.58	\$1,691.71	\$1,115.42		\$1,781.34	\$1,983.99	\$2,398.50	\$2,664.20	\$1,319.27	\$1,755.17	\$2,154.85	\$2,403.31	\$2,904.39	\$3,221.52	8
89	\$768.37	\$974.09	\$1,159.38	\$1,296.70	\$1,586.84	\$1,774.80		\$1,530.20			\$2,507.37	\$2,785.37		\$1,826.50	\$2,242.75	\$2,501.63	\$3,024.48	\$3,355.23	8
90		\$1,018.71	\$1,212.81	\$1,356.81		\$1,858.02		\$1,598.87		\$2,166.74	\$2,621.19	\$2,912.13		\$1,900.64			\$3,149.51	\$3,494.43	9
91	+	\$1,063.19	\$1,266.24	\$1,416.92	\$1,735.39	\$1,941.24		\$1,670.60	\$2,033.15	\$2,264.38	\$2,740.21	\$3,044.65		\$1,977.84	\$2,429.48		\$3,279.75	\$3,639.36	9
92		\$1,107.68	\$1,319.67	\$1,476.90	\$1,809.53	\$2,024.33		\$1,745.41	\$2,124.91	\$2,366.58	\$2,864.71	\$3,183.17	\$1,548.65	\$2,058.12	\$2,528.75	\$2,821.03	\$3,415.35	\$3,790.31	9
93		\$1,136.66	\$1,354.00	\$1,515.65	\$1,857.75	\$2,078.16		\$1,786.69		\$2,421.74	\$2,931.91	\$3,256.91	\$1,580.96		\$2,578.30		\$3,483.73	\$3,865.11	9
94		\$1,165.79	\$1,388.34	\$1,554.38	\$1,906.11	\$2,131.87		\$1,828.90		\$2,478.25	\$3,000.70	\$3,332.38		\$2,140.69	\$2,628.80	\$2,933.37	\$3,553.47		9
95		\$1,194.78	\$1,422.81	\$1,593.12	\$1,954.34	\$2,185.57	\$1,433.22	\$1,872.06		\$2,536.08	\$3,071.10	\$3,409.60		\$2,183.17		\$2,991.22	\$3,624.53	\$4,019.14	9
96		\$1,223.76	\$1,457.13	\$1,631.87		\$2,239.27		\$1,916.27		\$2,595.27	\$3,143.10	\$3,488.68					\$3,697.07	\$4,098.49	9
	£002 70	\$1,252.75	\$1,491.47		\$2,050.92	\$2,292.97		\$1,961.54	\$2,383.94	\$2,655.65	\$3,216.70	\$3,569.63					\$3,770.94		9
		<u>.</u>																	
97 98 99	\$1,016.43	\$1,281.74 \$1,310.72		\$1,709.35			\$1,542.50		\$2,439.24	\$2,717.51 \$2,780.82	\$3,292.05	\$3,652.46			\$2,840.94 \$2,896.63	\$3,171.69	\$3,846.29	\$4,261.73	9

, <u> </u>				ı	Monthly Pren	nium per \$30			unt After 10% ive - 30 Day			sulting in 21°	% Cumulativ	e Increase)					
Issue			uture Purch					Aut	o 3% Comp	ound Inflatio	n				to 5% Comp				Issue
Age 25	2 Year \$3.82	3 Year \$4.61	4 Year \$5.29	5 Year \$5.84	7 Year \$7.06	Lifetime \$7.91	2 Year \$5.60	3 Year \$6.89	4 Year \$7.99	5 Year \$9.03	7 Year \$11.23	Lifetime \$12.79	2 Year \$10.51	3 Year \$13.09	4 Year \$15.35	5 Year \$17.62	7 Year \$22.31	Lifetime \$25.30	Age 25
26	\$3.84	\$4.64	\$5.29 \$5.32	\$5.89	\$7.00	\$7.98	\$5.69	\$7.00	\$8.12	\$9.03 \$9.17	\$11.42	\$13.01	\$10.51	\$13.09	\$15.52	\$17.83	\$22.59	\$25.63	26
27	\$3.86	\$4.68	\$5.36	\$5.93	\$7.18	\$8.05	\$5.78	\$7.11	\$8.25	\$9.33	\$11.62	\$13.23	\$10.75	\$13.41	\$15.71	\$18.05	\$22.88	\$25.96	27
28	\$3.88	\$4.71	\$5.40	\$5.96	\$7.24	\$8.11	\$5.85	\$7.22	\$8.38	\$9.48	\$11.83	\$13.46	\$10.87	\$13.56	\$15.90	\$18.27	\$23.18	\$26.29	28
29	\$3.89 \$3.92	\$4.73 \$4.76	\$5.43 \$5.47	\$6.02 \$6.06	\$7.29 \$7.36	\$8.17 \$8.24	\$5.94 \$6.03	\$7.33 \$7.45	\$8.51 \$8.66	\$9.65 \$9.80	\$12.02 \$12.23	\$13.70 \$13.94	\$10.99	\$13.72 \$13.88	\$16.09	\$18.49 \$18.72	\$23.46 \$23.75	\$26.63 \$26.97	29 30
30 31	\$3.92 \$3.95	\$4.76 \$4.80	\$5.47 \$5.51	\$6.09	\$7.40	\$8.24	\$6.03	\$7.45 \$7.57	\$8.80	\$9.80 \$9.96	\$12.23	\$13.94	\$11.12 \$11.25	\$13.88	\$16.29 \$16.48	\$18.72 \$18.95	\$23.75	\$26.97	30
32	\$3.97	\$4.83	\$5.54	\$6.15	\$7.47	\$8.37	\$6.22	\$7.69	\$8.94	\$10.13	\$12.66	\$14.42	\$11.39	\$14.22	\$16.68	\$19.18	\$24.35	\$27.68	32
33	\$3.98	\$4.85	\$5.59	\$6.18	\$7.51	\$8.44	\$6.31	\$7.81	\$9.09	\$10.30	\$12.87	\$14.67	\$11.52	\$14.39	\$16.86	\$19.40	\$24.66	\$28.03	33
34 35	\$4.00	\$4.88	\$5.63	\$6.24	\$7.58	\$8.49	\$6.41	\$7.93	\$9.23	\$10.47	\$13.09	\$14.93	\$11.65	\$14.55	\$17.07	\$19.65	\$24.97	\$28.39	34
35	\$4.03 \$4.07	\$4.92 \$4.97	\$5.67 \$5.73	\$6.28 \$6.36	\$7.63 \$7.74	\$8.57 \$8.69	\$6.51 \$6.63	\$8.05 \$8.21	\$9.38 \$9.56	\$10.64 \$10.86	\$13.32 \$13.60	\$15.20 \$15.51	\$11.80 \$11.96	\$14.73 \$14.92	\$17.28 \$17.51	\$19.89 \$20.17	\$25.29 \$25.64	\$28.75 \$29.16	35 36
37	\$4.11	\$5.04	\$5.81	\$6.44	\$7.85	\$8.81	\$6.75	\$8.36	\$9.76	\$11.08	\$13.89	\$15.84	\$12.11	\$15.13	\$17.75	\$20.45	\$26.00	\$29.57	37
38	\$4.15	\$5.08	\$5.89	\$6.52	\$7.95	\$8.93	\$6.88	\$8.51	\$9.94	\$11.30	\$14.18	\$16.17	\$12.27	\$15.33	\$18.00	\$20.72	\$26.37	\$30.00	38
39 40	\$4.19 \$4.24	\$5.15 \$5.20	\$5.95 \$6.03	\$6.61 \$6.69	\$8.06 \$8.17	\$9.05 \$9.17	\$7.01 \$7.14	\$8.69 \$8.86	\$10.14 \$10.35	\$11.53 \$11.76	\$14.49 \$14.78	\$16.50 \$16.85	\$12.44 \$12.61	\$15.53 \$15.74	\$18.24 \$18.48	\$21.02 \$21.31	\$26.74 \$27.12	\$30.42 \$30.86	39 40
41	\$4.24	\$5.20 \$5.27	\$6.09	\$6.78	\$8.27	\$9.17	\$7.14	\$9.03	\$10.55	\$12.00	\$15.10	\$17.20	\$12.78	\$15.74	\$18.73	\$21.60	\$27.12	\$31.30	41
42	\$4.32	\$5.31	\$6.17	\$6.86	\$8.38	\$9.43	\$7.40	\$9.20	\$10.76	\$12.24	\$15.41	\$17.57	\$12.95	\$16.18	\$18.99	\$21.89	\$27.90	\$31.74	42
43	\$4.36	\$5.37	\$6.25	\$6.94	\$8.49	\$9.55	\$7.54	\$9.38	\$10.98	\$12.50	\$15.74	\$17.93	\$13.11	\$16.40	\$19.24	\$22.19	\$28.28	\$32.19	43
44 45	\$4.39	\$5.43 \$5.40	\$6.31	\$7.03 \$7.12	\$8.60	\$9.67	\$7.69	\$9.56	\$11.20 \$11.41	\$12.75	\$16.07 \$16.41	\$18.30 \$19.71	\$13.29 \$13.46	\$16.61	\$19.49 \$10.76	\$22.50	\$28.68	\$32.65	44
45 46	\$4.44 \$4.51	\$5.49 \$5.60	\$6.39 \$6.53	\$7.12 \$7.27	\$8.70 \$8.92	\$9.79 \$10.03	\$7.84 \$8.13	\$9.76 \$10.13	\$11.41 \$11.81	\$13.02 \$13.41	\$16.41 \$16.83	\$18.71 \$19.20	\$13.46 \$13.68	\$16.83 \$17.09	\$19.76 \$20.08	\$22.79 \$23.18	\$29.08 \$29.57	\$33.13 \$33.68	45 46
47	\$4.60	\$5.71	\$6.67	\$7.45	\$9.12	\$10.27	\$8.44	\$10.52	\$12.22	\$13.81	\$17.26	\$19.69	\$13.90	\$17.37	\$20.39	\$23.55	\$30.05	\$34.24	47
48	\$4.68	\$5.83	\$6.81	\$7.60	\$9.33	\$10.51	\$8.75	\$10.91	\$12.65	\$14.22	\$17.69	\$20.20	\$14.12	\$17.64	\$20.71	\$23.94	\$30.56	\$34.82	48
49 50	\$4.75 \$4.84	\$5.94 \$6.05	\$6.96 \$7.10	\$7.77 \$7.93	\$9.55 \$9.76	\$10.75 \$10.99	\$9.08 \$9.42	\$11.33 \$11.76	\$13.09 \$13.55	\$14.64 \$15.08	\$18.14 \$18.60	\$20.71 \$21.25	\$14.34 \$14.56	\$17.92 \$18.19	\$21.04 \$21.38	\$24.32 \$24.72	\$31.06 \$31.57	\$35.40 \$35.98	49 50
51	\$4.92	\$6.16	\$7.10	\$8.09	\$9.96	\$11.23	\$9.77	\$12.21	\$14.03	\$15.52	\$19.07	\$21.79	\$14.80	\$18.49	\$21.73	\$25.12	\$32.09	\$36.59	51
52	\$4.99	\$6.28	\$7.38	\$8.25	\$10.16	\$11.47	\$10.13	\$12.67	\$14.52	\$15.98	\$19.56	\$22.35	\$15.03	\$18.78	\$22.07	\$25.53	\$32.63	\$37.19	52
53 54	\$5.07 \$5.16	\$6.39 \$6.50	\$7.51 \$7.66	\$8.42 \$8.58	\$10.38 \$10.59	\$11.70 \$11.95	\$10.51 \$10.90	\$13.16	\$15.03	\$16.46 \$16.94	\$20.05 \$20.56	\$22.91 \$23.51	\$15.27	\$19.09	\$22.42 \$22.78	\$25.94 \$26.37	\$33.17 \$33.72	\$37.82 \$38.45	53 54
54 55	\$5.16 \$5.24	\$6.50 \$6.61	\$7.66 \$7.81	\$8.58 \$8.73	\$10.59 \$10.79	\$11.95 \$12.19	\$10.90 \$11.34	\$13.65 \$14.18	\$15.57 \$16.10	\$16.94 \$17.45	\$20.56 \$21.10	\$23.51 \$24.09	\$15.51 \$15.74	\$19.38 \$19.70	\$22.78 \$23.14	\$26.37 \$26.77	\$33.72 \$34.27	\$38.45 \$39.08	54 55
56	\$5.73	\$7.17	\$8.42	\$9.44	\$11.70	\$13.22	\$11.88	\$14.86	\$16.86	\$18.36	\$22.39	\$25.56	\$16.40	\$20.56	\$24.19	\$28.03	\$35.93	\$41.00	56
57	\$6.25	\$7.74	\$9.02	\$10.15	\$12.62	\$14.27	\$12.45	\$15.58	\$17.67	\$19.32	\$23.75	\$27.14	\$17.07	\$21.45	\$25.28	\$29.32	\$37.65	\$43.00	57
58 59	\$6.75 \$7.26	\$8.31 \$8.87	\$9.63 \$10.24	\$10.86 \$11.56	\$13.53 \$14.43	\$15.31 \$16.35	\$13.06 \$13.68	\$16.32 \$17.11	\$18.51 \$19.39	\$20.32 \$21.37	\$25.20 \$26.74	\$28.81 \$30.58	\$17.79 \$18.52	\$22.39 \$23.36	\$26.41 \$27.60	\$30.68 \$32.10	\$39.47 \$41.37	\$45.11 \$47.31	58 59
60	\$7.76	\$9.44	\$10.24	\$12.25	\$15.35	\$17.39	\$14.36	\$17.11	\$20.32	\$22.47	\$28.38	\$30.36	\$19.28	\$24.39	\$28.83	\$33.59	\$43.36	\$49.62	60
61	\$8.26	\$10.00	\$11.45	\$12.96	\$16.25	\$18.44	\$15.04	\$18.79	\$21.29	\$23.63	\$30.11	\$34.45	\$20.09	\$25.44	\$30.13	\$35.16	\$45.46	\$52.05	61
62 63	\$8.78 \$9.69	\$10.56 \$11.68	\$12.06 \$13.33	\$13.67 \$15.13	\$17.16 \$19.00	\$19.48 \$21.57	\$15.76 \$16.64	\$19.70 \$20.78	\$22.31 \$23.94	\$24.84 \$26.83	\$31.93 \$34.40	\$36.59 \$39.37	\$20.92 \$22.45	\$26.54 \$28.42	\$31.48 \$33.67	\$36.77 \$39.23	\$47.66 \$50.69	\$54.59 \$58.00	62 63
64	\$10.62	\$12.80	\$14.63	\$16.59	\$20.83	\$23.66	\$17.55	\$21.91	\$25.67	\$28.96	\$37.06	\$42.37	\$24.08	\$30.44	\$36.03	\$41.86	\$53.91	\$61.62	64
65	\$11.53	\$13.92	\$15.92	\$18.04	\$22.67	\$25.75	\$18.51	\$23.11	\$27.56	\$31.28	\$39.93	\$45.61	\$25.84	\$32.58	\$38.52	\$44.66	\$57.33	\$65.47	65
66	\$12.45	\$15.04	\$17.19	\$19.50	\$24.53	\$27.84	\$19.53	\$24.37	\$29.56	\$33.77	\$43.02	\$49.08	\$27.71	\$34.89	\$41.22	\$47.65	\$60.97	\$69.56	66
67 68	\$13.39 \$15.20	\$16.16 \$18.39	\$18.48 \$21.05	\$20.97 \$23.85	\$26.37 \$29.91	\$29.93 \$33.92	\$20.59 \$22.95	\$25.69 \$28.66	\$31.72 \$35.05	\$36.44 \$40.13	\$46.32 \$50.78	\$52.82 \$57.79	\$29.71 \$32.40	\$37.37 \$40.81	\$44.08 \$48.19	\$50.84 \$55.39	\$64.87 \$70.28	\$73.91 \$79.93	67 68
69	\$17.02	\$20.61	\$23.64	\$26.74	\$33.44	\$37.92	\$25.55	\$31.96	\$38.71	\$44.18	\$55.65	\$63.24	\$35.32	\$44.57	\$52.70	\$60.32	\$76.13	\$86.42	69
70	\$18.83	\$22.86	\$26.24	\$29.62	\$36.99	\$41.91	\$28.47	\$35.64	\$42.76	\$48.64	\$61.00	\$69.19	\$38.50	\$48.68	\$57.62	\$65.70	\$82.49	\$93.45	70
71 72	\$20.65 \$22.46	\$25.08 \$27.32	\$28.82 \$31.41	\$32.52 \$35.40	\$40.54 \$44.08	\$45.90 \$49.89	\$31.71 \$35.33	\$39.73 \$44.32	\$47.23 \$52.17	\$53.56 \$58.95	\$66.86 \$73.25	\$75.70 \$82.83	\$41.98 \$45.76	\$53.16 \$58.06	\$63.01 \$68.88	\$71.56 \$77.94	\$89.36 \$96.81	\$101.05 \$109.26	71 72
73	\$25.73	\$31.46	\$36.29	\$40.77	\$50.55	\$57.10	\$39.15	\$49.28	\$58.17	\$65.54	\$81.11	\$91.58	\$50.25	\$63.99	\$76.10	\$85.87	\$106.23	\$109.20	73
74	\$29.00	\$35.59	\$41.18	\$46.13	\$56.99	\$64.32	\$43.36	\$54.80	\$64.85	\$72.85	\$89.83	\$101.26	\$55.18	\$70.52	\$84.07	\$94.59	\$116.55	\$131.14	74
75 76	\$32.25	\$39.72	\$46.08	\$51.52	\$63.45	\$71.52	\$48.05	\$60.95	\$72.28	\$80.99	\$99.47	\$111.95	\$60.59	\$77.72	\$92.88	\$104.19	\$127.88	\$143.67	75
76 77	\$35.52 \$38.79	\$43.87 \$48.00	\$50.96 \$55.86	\$56.89 \$62.27	\$69.92 \$76.36	\$78.74 \$85.94	\$53.24 \$59.00	\$67.77 \$75.38	\$80.59 \$89.83	\$90.05 \$100.11	\$110.15 \$121.98	\$123.78 \$136.87	\$66.53 \$73.05	\$85.66 \$94.40	\$102.61 \$113.37	\$114.79 \$126.45	\$140.31 \$153.93	\$157.41 \$172.44	76 77
78	\$41.79	\$51.82	\$60.41	\$67.31	\$82.43	\$92.66	\$62.74	\$80.32	\$95.85	\$106.74	\$129.86	\$145.52	\$77.11	\$99.89	\$120.13	\$133.91	\$162.77	\$182.08	78
79	\$44.80	\$55.65	\$64.98	\$72.36	\$88.52	\$99.39	\$66.70	\$85.58	\$102.28	\$113.82	\$138.25	\$154.70	\$81.41	\$105.68	\$127.30	\$141.81	\$172.11	\$192.26	79
80 81	\$47.82 \$50.83	\$59.48 \$63.29	\$69.54 \$74.10	\$77.41 \$82.47	\$94.59 \$100.66	\$106.12 \$112.84	\$70.93 \$75.42	\$91.19 \$97.15	\$109.14 \$116.47	\$121.35 \$129.38	\$147.17 \$156.67	\$164.46 \$174.85	\$85.94 \$90.74	\$111.82 \$118.31	\$134.90 \$142.97	\$150.18 \$159.06	\$181.98 \$192.42	\$203.01 \$214.36	80 81
82	\$53.85	\$67.12	\$78.66	\$87.51	\$100.00	\$112.64	\$80.21	\$103.52	\$124.26	\$137.97	\$166.78	\$185.89	\$95.80	\$125.16	\$151.50	\$168.44	\$203.48	\$214.36	82
83	\$57.81	\$72.19	\$84.73	\$94.25	\$114.90	\$128.60	\$85.31	\$110.24	\$132.47	\$147.05	\$177.60	\$197.75	\$101.39	\$132.65	\$160.78	\$178.70	\$215.67	\$239.71	83
84 85	\$61.75 \$65.71	\$77.24 \$82.30	\$90.79 \$96.88	\$101.00 \$107.76	\$123.05 \$131.20	\$137.62 \$146.66	\$90.73 \$96.48	\$117.40 \$125.04	\$141.23 \$150.57	\$156.72 \$167.02	\$189.10 \$201.34	\$210.38 \$223.80	\$107.31 \$113.56	\$140.60 \$149.03	\$170.61 \$181.04	\$189.56 \$201.09	\$228.60 \$242.32	\$253.87 \$268.86	84 85
85 86	\$65.71 \$69.67	\$82.30 \$87.37	\$96.88 \$102.95	\$107.76 \$114.49	\$131.20 \$139.37	\$146.66	\$96.48 \$102.61	\$125.04 \$133.18	\$150.57 \$160.53	\$167.02 \$178.01	\$201.34 \$214.39	\$223.80 \$238.07	\$113.56 \$120.18	\$149.03 \$157.95	\$181.04 \$192.12	\$201.09 \$213.32	\$242.32 \$256.85	\$268.86 \$284.74	85 86
87	\$73.63	\$92.43	\$109.01	\$121.24	\$147.52	\$164.75	\$109.13	\$141.81	\$171.17	\$189.72	\$228.28	\$253.25	\$127.18	\$167.41	\$203.86	\$226.30	\$272.25	\$301.55	87
88	\$77.36	\$97.09	\$114.55	\$127.42	\$155.13	\$173.26	\$114.02	\$148.10	\$178.78	\$198.15	\$238.50	\$264.61	\$132.39	\$174.21	\$212.19	\$235.55	\$283.50	\$314.07	88
89 90	\$81.10 \$84.83	\$101.74 \$106.39	\$120.08 \$125.62	\$133.62 \$139.80	\$162.75 \$170.37	\$181.78 \$190.30	\$119.13 \$124.47	\$154.67 \$161.54	\$186.73 \$195.03	\$206.95 \$216.17	\$249.18 \$260.35	\$276.46 \$288.85	\$137.80 \$143.42	\$181.28 \$188.64	\$220.85 \$229.87	\$245.18 \$255.20	\$295.23 \$307.44	\$327.10 \$340.68	89 90
90	\$84.83 \$88.57	\$110.39	\$125.62	\$139.80	\$170.37	\$190.30	\$124.47	\$168.70	\$203.71	\$215.17	\$272.00	\$288.85	\$143.42	\$188.64	\$239.24	\$265.63	\$307.44	\$340.68	91
92	\$92.31	\$115.69	\$136.70	\$152.19	\$185.59	\$207.34	\$135.85	\$176.18	\$212.78	\$235.82	\$284.17	\$315.33	\$155.39	\$204.27	\$249.00	\$276.50	\$333.37	\$369.52	92
93	\$94.81	\$118.72	\$140.25	\$156.18	\$190.54	\$212.83	\$139.15	\$180.25	\$217.60	\$241.19	\$290.69	\$322.48	\$158.63	\$208.33	\$253.87	\$281.95	\$340.03	\$376.82	93
94 95	\$97.31 \$99.80	\$121.75 \$124.77	\$143.81 \$147.37	\$160.17 \$164.16	\$195.49 \$200.44	\$218.33 \$223.84	\$142.53 \$145.99	\$184.40 \$188.66	\$222.55 \$227.61	\$246.69 \$252.31	\$297.36 \$304.18	\$329.79 \$337.26	\$161.94 \$165.33	\$212.47 \$216.69	\$258.84 \$263.91	\$287.52 \$293.19	\$346.85 \$353.79	\$384.25 \$391.83	94 95
95 96	\$99.80	\$124.77	\$147.37	\$168.16	\$200.44	\$223.84	\$145.99	\$193.02	\$232.78	\$252.31	\$304.18	\$337.26	\$168.80	\$210.09	\$269.08	\$293.19	\$360.87	\$391.83	95 96
97	\$104.79	\$130.83	\$154.48	\$172.15	\$210.33	\$234.84	\$153.16	\$197.47	\$238.07	\$263.93	\$318.27	\$352.73	\$172.32	\$225.39	\$274.37	\$304.87	\$368.09	\$407.44	97
98 99	\$107.29	\$133.87	\$158.04	\$176.13 \$180.13	\$215.28	\$240.33	\$156.88	\$202.03	\$243.47	\$269.95	\$325.57 \$333.01	\$360.72 \$368.91	\$175.91	\$229.87 \$234.42	\$279.76 \$285.27	\$310.86	\$375.46	\$415.48	98 99
99 100+	\$109.78 \$112.28	\$136.90 \$139.92	\$161.60 \$165.15	\$180.13 \$184.12	\$220.23 \$225.19	\$245.84 \$251.34	\$160.68 \$164.57	\$206.68 \$211.45	\$249.01 \$254.66	\$276.10 \$282.39	\$333.01 \$340.64	\$368.91	\$179.58 \$183.32	\$234.42 \$239.07	\$285.27 \$290.88	\$316.99 \$323.22	\$382.98 \$390.63	\$423.67 \$432.01	100+

				Q	uarterly Prei	mium per \$3						esulting in 21	% Cumulati	ve Increase)					
Issue		-	uture Purch	ase Ontion			(	Comprehens Aut	ive - 30 Day o 3% Comp			1		Διιτ	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$11.21	\$13.55	\$15.55	\$17.18	\$20.78	\$23.27	\$16.47	\$20.24	\$23.47	\$26.53	\$33.01	\$37.61	\$30.88	\$38.49	\$45.11	\$51.80	\$65.59	\$74.39	25
26	\$11.28	\$13.66	\$15.65	\$17.29	\$20.96	\$23.44	\$16.72	\$20.56	\$23.87	\$26.97	\$33.58	\$38.25	\$31.23	\$38.95	\$45.64	\$52.44	\$66.42	\$75.35	26
27	\$11.35	\$13.74	\$15.75	\$17.44	\$21.13	\$23.66	\$16.96	\$20.89	\$24.27	\$27.43	\$34.14	\$38.92	\$31.59	\$39.42	\$46.18	\$53.08	\$67.28	\$76.31	27
28 29	\$11.42 \$11.46	\$13.84 \$13.92	\$15.86 \$15.97	\$17.53 \$17.68	\$21.27 \$21.45	\$23.84 \$24.02	\$17.22 \$17.47	\$21.20 \$21.53	\$24.65 \$25.05	\$27.90 \$28.35	\$34.75 \$35.35	\$39.59 \$40.27	\$31.94 \$32.31	\$39.89 \$40.34	\$46.74 \$47.31	\$53.71 \$54.35	\$68.12 \$68.98	\$77.31 \$78.30	28 29
30	\$11.46	\$13.92	\$15.97	\$17.88	\$21.45	\$24.02	\$17.47	\$21.53	\$25.05	\$28.81	\$35.35	\$40.27	\$32.69	\$40.80	\$47.88	\$55.03	\$69.83	\$78.30	30
31	\$11.59	\$14.08	\$16.00	\$17.93	\$21.77	\$24.41	\$18.01	\$22.24	\$25.86	\$29.28	\$36.56	\$41.70	\$33.08	\$41.29	\$48.44	\$55.70	\$70.73	\$80.33	31
32	\$11.66	\$14.19	\$16.30	\$18.07	\$21.95	\$24.61	\$18.28	\$22.59	\$26.29	\$29.78	\$37.21	\$42.39	\$33.48	\$41.81	\$49.02	\$56.39	\$71.61	\$81.36	32
33	\$11.70	\$14.27	\$16.43	\$18.17	\$22.10	\$24.79	\$18.58	\$22.95	\$26.72	\$30.27	\$37.85	\$43.15	\$33.87	\$42.31	\$49.59	\$57.07	\$72.50	\$82.39	33
34	\$11.77	\$14.38	\$16.54	\$18.32	\$22.26	\$24.97	\$18.85	\$23.31	\$27.14	\$30.77	\$38.49	\$43.90	\$34.25	\$42.80	\$50.19	\$57.78	\$73.43	\$83.46	34
35	\$11.85	\$14.44	\$16.65	\$18.47	\$22.45	\$25.19	\$19.14	\$23.66	\$27.58	\$31.26	\$39.17	\$44.68	\$34.69	\$43.30	\$50.80	\$58.48	\$74.36	\$84.52	35
36 37	\$11.96 \$12.10	\$14.62	\$16.86	\$18.68 \$18.92	\$22.77	\$25.54 \$25.89	\$19.49	\$24.11	\$28.11 \$28.68	\$31.91 \$32.55	\$40.00 \$40.84	\$45.61	\$35.16	\$43.87	\$51.47	\$59.30	\$75.38	\$85.73	36 37
38	\$12.10	\$14.80 \$14.95	\$17.07 \$17.29	\$19.18	\$23.09 \$23.38	\$26.26	\$19.86 \$20.21	\$24.59 \$25.05	\$29.25	\$33.23	\$41.70	\$46.56 \$47.53	\$35.61 \$36.07	\$44.47 \$45.08	\$52.18 \$52.90	\$60.13 \$60.94	\$76.45 \$77.52	\$86.94 \$88.19	38
39	\$12.31	\$15.13	\$17.50	\$19.43	\$23.69	\$26.61	\$20.59	\$25.54	\$29.81	\$33.90	\$42.58	\$48.52	\$36.56	\$45.68	\$53.61	\$61.80	\$78.62	\$89.43	39
40	\$12.45	\$15.29	\$17.71	\$19.68	\$24.02	\$26.97	\$21.00	\$26.04	\$30.42	\$34.58	\$43.47	\$49.56	\$37.06	\$46.29	\$54.32	\$62.65	\$79.73	\$90.72	40
41	\$12.56	\$15.48	\$17.93	\$19.92	\$24.33	\$27.36	\$21.38	\$26.53	\$31.02	\$35.29	\$44.40	\$50.59	\$37.58	\$46.93	\$55.07	\$63.50	\$80.86	\$91.99	41
42	\$12.71	\$15.62	\$18.14	\$20.17	\$24.65	\$27.71	\$21.77	\$27.03	\$31.63	\$36.00	\$45.33	\$51.66	\$38.07	\$47.56	\$55.81	\$64.35	\$82.01	\$93.31	42
43 44	\$12.80 \$12.91	\$15.80 \$15.97	\$18.36 \$18.58	\$20.43 \$20.67	\$24.97 \$25.29	\$28.07 \$28.42	\$22.17 \$22.59	\$27.58 \$28.11	\$32.27 \$32.91	\$36.75 \$37.50	\$46.29 \$47.23	\$52.72 \$53.82	\$38.57 \$39.06	\$48.20 \$48.85	\$56.57 \$57.31	\$65.24 \$66.13	\$83.14 \$84.32	\$94.62 \$95.98	43 44
44 45	\$12.91 \$13.06	\$15.97 \$16.16	\$18.58 \$18.78	\$20.67 \$20.92	\$25.29 \$25.58	\$28.42 \$28.78	\$22.59 \$23.06	\$28.11 \$28.68	\$32.91 \$33.54	\$37.50	\$47.23 \$48.25	\$53.82 \$55.00	\$39.06	\$48.85 \$49.49	\$57.31 \$58.09	\$66.13	\$84.32 \$85.53	\$95.98 \$97.41	44 45
46	\$13.06	\$16.47	\$19.22	\$20.92	\$26.22	\$29.49	\$23.00	\$29.78	\$34.72	\$39.42	\$49.49	\$56.42	\$40.24	\$50.26	\$59.02	\$68.12	\$86.94	\$99.04	46
47	\$13.52	\$16.80	\$19.60	\$21.88	\$26.83	\$30.21	\$24.79	\$30.92	\$35.93	\$40.60	\$50.72	\$57.87	\$40.88	\$51.05	\$59.94	\$69.22	\$88.36	\$100.67	47
48	\$13.74	\$17.15	\$20.03	\$22.34	\$27.43	\$30.88	\$25.73	\$32.09	\$37.17	\$41.81	\$52.01	\$59.38	\$41.51	\$51.88	\$60.90	\$70.37	\$89.83	\$102.34	48
49	\$13.98	\$17.47	\$20.46	\$22.84	\$28.07	\$31.59	\$26.69	\$33.30	\$38.49	\$43.04	\$53.33	\$60.90	\$42.15	\$52.68	\$61.86	\$71.50	\$91.32	\$104.06	49
50 51	\$14.23	\$17.79	\$20.85	\$23.31	\$28.68	\$32.31	\$27.68	\$34.58	\$39.84	\$44.32	\$54.68	\$62.47	\$42.83	\$53.50	\$62.87	\$72.68	\$92.81	\$105.80	50 51
51 52	\$14.44 \$14.69	\$18.11 \$18.47	\$21.27 \$21.69	\$23.76 \$24.27	\$29.28 \$29.89	\$33.01 \$33.73	\$28.71 \$29.78	\$35.89 \$37.25	\$41.23 \$42.69	\$45.64 \$46.99	\$56.06 \$57.49	\$64.08 \$65.70	\$43.52 \$44.18	\$54.35 \$55.21	\$63.86 \$64.89	\$73.84 \$75.05	\$94.35 \$95.91	\$107.58 \$109.36	51 52
53	\$14.09	\$18.78	\$21.09	\$24.27	\$30.53	\$34.40	\$30.88	\$38.68	\$44.18	\$48.38	\$58.95	\$67.38	\$44.89	\$56.10	\$65.92	\$76.26	\$97.52	\$111.18	53
54	\$15.15	\$19.11	\$22.52	\$25.21	\$31.13	\$35.11	\$32.05	\$40.13	\$45.75	\$49.81	\$60.45	\$69.11	\$45.61	\$56.99	\$66.99	\$77.52	\$99.11	\$113.01	54
55	\$15.40	\$19.43	\$22.95	\$25.69	\$31.72	\$35.83	\$33.34	\$41.70	\$47.34	\$51.29	\$62.04	\$70.83	\$46.29	\$57.92	\$68.05	\$78.73	\$100.75	\$114.91	55
56	\$16.86	\$21.09	\$24.72	\$27.74	\$34.40	\$38.87	\$34.94	\$43.68	\$49.59	\$53.97	\$65.81	\$75.16	\$48.20	\$60.45	\$71.12	\$82.39	\$105.62	\$120.53	56
57	\$18.36	\$22.77	\$26.50	\$29.85	\$37.10	\$41.94	\$36.61	\$45.78	\$51.93	\$56.77	\$69.83	\$79.78	\$50.19	\$63.07	\$74.32	\$86.20	\$110.70	\$126.43	57
58 59	\$19.86 \$21.34	\$24.41 \$26.08	\$28.28 \$30.10	\$31.91 \$33.98	\$39.78 \$42.44	\$45.00 \$48.06	\$38.38 \$40.24	\$47.99 \$50.30	\$54.43 \$57.02	\$59.73 \$62.82	\$74.10 \$78.62	\$84.70 \$89.89	\$52.29 \$54.46	\$65.81 \$68.70	\$77.66 \$81.15	\$90.18 \$94.38	\$116.04 \$121.63	\$132.62 \$139.10	58 59
60	\$21.34	\$27.74	\$30.10	\$36.04	\$45.11	\$51.13	\$42.20	\$52.72	\$59.73	\$66.07	\$83.41	\$95.41	\$56.71	\$71.68	\$84.78	\$98.75	\$127.50	\$145.89	60
61	\$24.30	\$29.38	\$33.65	\$38.10	\$47.77	\$54.22	\$44.21	\$55.25	\$62.57	\$69.48	\$88.52	\$101.28	\$59.05	\$74.81	\$88.58	\$103.35	\$133.66	\$153.04	61
62	\$25.80	\$31.06	\$35.43	\$40.19	\$50.45	\$57.27	\$46.35	\$57.92	\$65.59	\$73.04	\$93.89	\$107.58	\$61.50	\$78.05	\$92.57	\$108.12	\$140.13	\$160.51	62
63	\$28.50	\$34.33	\$39.20	\$44.47	\$55.86	\$63.43	\$48.92	\$61.08	\$70.37	\$78.87	\$101.13	\$115.76	\$65.99	\$83.57	\$99.00	\$115.32	\$149.03	\$170.53	63
64 65	\$31.20 \$33.90	\$37.64 \$40.91	\$43.00 \$46.78	\$48.77 \$53.04	\$61.26 \$66.67	\$69.55 \$75.70	\$51.58 \$54.43	\$64.42 \$67.95	\$75.49 \$80.99	\$85.16 \$91.96	\$108.97 \$117.39	\$124.59 \$134.08	\$70.80 \$75.96	\$89.46 \$95.80	\$105.90 \$113.27	\$123.05 \$131.31	\$158.49 \$168.55	\$181.17 \$192.49	64 65
66	\$36.61	\$44.21	\$50.56	\$57.34	\$72.11	\$81.86	\$57.42	\$71.64	\$86.90	\$99.30	\$126.47	\$134.00	\$81.47	\$102.60	\$121.17	\$140.10	\$179.27	\$204.51	66
67	\$39.35	\$47.50	\$54.32	\$61.66	\$77.52	\$88.01	\$60.54	\$75.53	\$93.28	\$107.15	\$136.17	\$155.28	\$87.34	\$109.86	\$129.59	\$149.48	\$190.71	\$217.29	67
68	\$44.68	\$54.08	\$61.91	\$70.13	\$87.95	\$99.75	\$67.44	\$84.24	\$103.02	\$117.96	\$149.27	\$169.90	\$95.23	\$120.00	\$141.69	\$162.82	\$206.62	\$234.97	68
69	\$50.02	\$60.62	\$69.52	\$78.62	\$98.33	\$111.49	\$75.13	\$93.96	\$113.81	\$129.88	\$163.60	\$185.90	\$103.84	\$131.05	\$154.92	\$177.34	\$223.83	\$254.07	69
70	\$55.36	\$67.20	\$77.12	\$87.09	\$108.76	\$123.22	\$83.71	\$104.76	\$125.72	\$143.01	\$179.33	\$203.41	\$113.20	\$143.12	\$169.40	\$193.16	\$242.51	\$274.75	70
71 72	\$60.70 \$66.03	\$73.76 \$80.33	\$84.73 \$92.31	\$95.59 \$104.06	\$119.17 \$129.59	\$134.96 \$146.67	\$93.25 \$103.88	\$116.83 \$130.31	\$138.89 \$153.40	\$157.44 \$173.32	\$196.55 \$215.37	\$222.55 \$243.50	\$123.41 \$134.54	\$156.31 \$170.69	\$185.24 \$202.52	\$210.39 \$229.14	\$262.71 \$284.63	\$297.08 \$321.23	71 72
73	\$75.63	\$92.49	\$106.69	\$119.86	\$148.59	\$146.67	\$115.08	\$144.90	\$171.01	\$192.67	\$238.49	\$243.30	\$147.74	\$188.12	\$202.52	\$252.43	\$312.30	\$351.23	73
74	\$85.23	\$104.63	\$121.10	\$135.64	\$167.55	\$189.08	\$127.50	\$161.12	\$190.64	\$214.19	\$264.11	\$297.68	\$162.22	\$207.32	\$247.17	\$278.08	\$342.65	\$385.55	74
75	\$94.81	\$116.79	\$135.48	\$151.48	\$186.55	\$210.28	\$141.27	\$179.19	\$212.52	\$238.13	\$292.46	\$329.13	\$178.12	\$228.49	\$273.06	\$306.33	\$375.95	\$422.41	75
76	\$104.41	\$128.96	\$149.83	\$167.27	\$205.55	\$231.48	\$156.53	\$199.25	\$236.92	\$264.74	\$323.87	\$363.92	\$195.58	\$251.82	\$301.66	\$337.46	\$412.48	\$462.78	76
77 78	\$114.02 \$122.88	\$141.12 \$152.36	\$164.21 \$177.62	\$183.06 \$197.90	\$224.50 \$242.36	\$252.68 \$272.44	\$173.46 \$184.45	\$221.63 \$236.15	\$264.11 \$281.82	\$294.35 \$313.84	\$358.62 \$381.78	\$402.41 \$427.81	\$214.76 \$226.72	\$277.55 \$293.67	\$333.30 \$353.18	\$371.75 \$393.70	\$452.57 \$478.54	\$506.97 \$535.32	77 78
78 79	\$122.88	\$163.60	\$177.62	\$212.73	\$242.36	\$272.44	\$184.45	\$251.63	\$281.82	\$334.61	\$406.44	\$427.81	\$239.34	\$310.71	\$374.28	\$416.93	\$506.01	\$565.24	78 79
80	\$140.59	\$174.85	\$204.45	\$227.57	\$278.08	\$311.98	\$208.53	\$268.09	\$320.88	\$356.77	\$432.69	\$483.52	\$252.68	\$328.75	\$396.62	\$441.54	\$535.04	\$596.82	80
81	\$149.45	\$186.09	\$217.87	\$242.44	\$295.94	\$331.74	\$221.74	\$285.63	\$342.41	\$380.39	\$460.61	\$514.04	\$266.77	\$347.80	\$420.31	\$467.62	\$565.74	\$630.19	81
82	\$158.30	\$197.33	\$231.26	\$257.27	\$313.76	\$351.51	\$235.82	\$304.34	\$365.31	\$405.66	\$490.36	\$546.52	\$281.64	\$367.97	\$445.42	\$495.23	\$598.21	\$665.46	82
83	\$169.93	\$212.23	\$249.13	\$277.09	\$337.78	\$378.08	\$250.80	\$324.12	\$389.47	\$432.33	\$522.12	\$581.38	\$298.07	\$389.99	\$472.67	\$525.36	\$634.07	\$704.75	83
84	\$181.58	\$227.11	\$266.95	\$296.93	\$361.76	\$404.62	\$266.73	\$345.18	\$415.23	\$460.76	\$555.95 \$501.05	\$618.50	\$315.47	\$413.37	\$501.59	\$557.30	\$672.10	\$746.37	84
85 86	\$193.20 \$204.84	\$241.98 \$256.88	\$284.81 \$302.67	\$316.79 \$336.60	\$385.73 \$409.74	\$431.20 \$457.77	\$283.67 \$301.66	\$367.62 \$391.53	\$442.68 \$471.97	\$491.06 \$523.36	\$591.95 \$630.30	\$657.94 \$699.93	\$333.86 \$353.32	\$438.13 \$464.39	\$532.26 \$564.81	\$591.21 \$627.17	\$712.40 \$755.13	\$790.46 \$837.12	85 86
87	\$216.47	\$271.76	\$320.49	\$356.46	\$433.71	\$484.34	\$320.85	\$416.93	\$503.23	\$557.77	\$671.14	\$744.56	\$373.91	\$492.17	\$599.35	\$665.35	\$800.42	\$886.58	87
88	\$227.46	\$285.45	\$336.78	\$374.63	\$456.09	\$509.39	\$335.21	\$435.44	\$525.61	\$582.56	\$701.20	\$777.93	\$389.22	\$512.16	\$623.83	\$692.52	\$833.49	\$923.36	88
89	\$238.46	\$299.11	\$353.05	\$392.84	\$478.47	\$534.44	\$350.22	\$454.74	\$548.98	\$608.47	\$732.61	\$812.79	\$405.12	\$532.97	\$649.30	\$720.83	\$867.97	\$961.68	89
90	\$249.40	\$312.80	\$369.33	\$411.03	\$500.89	\$559.47	\$365.92	\$474.91	\$573.39	\$635.53	\$765.41	\$849.22	\$421.66	\$554.61	\$675.80	\$750.30		\$1,001.59	90
91	\$260.40	\$326.46	\$385.63	\$429.23	\$523.25	\$584.52	\$382.32	\$495.97	\$598.90	\$663.77	\$799.67	\$887.28	\$438.88	\$577.13	\$703.37	\$780.96		\$1,043.14	91
92 93	\$271.39 \$278.73	\$340.12 \$349.05	\$401.87 \$412.35	\$447.41 \$459.16	\$545.63 \$560.19	\$609.57 \$625.71	\$399.39 \$409.10	\$517.96 \$529.90	\$625.57 \$639.76	\$693.31 \$709.09	\$835.46 \$854.63	\$927.06 \$948.08	\$456.84 \$466.37	\$600.56 \$612.48	\$732.04 \$746.37	\$812.90 \$828.95		\$1,086.40 \$1,107.84	92 93
93	\$278.73	\$349.05 \$357.94	\$412.35	\$459.16	\$574.74	\$641.89	\$409.10	\$529.90 \$542.16	\$654.31	\$709.09	\$874.24	\$948.08	\$476.12	\$624.64	\$746.37	\$845.31	\$1,019.73		93
95	\$293.41	\$366.84	\$433.26	\$482.64	\$589.28	\$658.09	\$429.20	\$554.66	\$669.17	\$741.80	\$894.30	\$991.56	\$486.08	\$637.07	\$775.90		\$1,040.15		95
96	\$300.75	\$375.77	\$443.72	\$494.37	\$603.83	\$674.23	\$439.63	\$567.48	\$684.38	\$758.68	\$914.78	\$1,014.05	\$496.25	\$649.73	\$791.10	\$878.99	\$1,060.96		96
97	\$308.07	\$384.66	\$454.18	\$506.11	\$618.39	\$690.43	\$450.31	\$580.57	\$699.93	\$775.97		\$1,037.01	\$506.62	\$662.63	\$806.65			\$1,197.89	97
98	\$315.44	\$393.59	\$464.63 \$475.09	\$517.83 \$529.56	\$632.93	\$706.56	\$461.22	\$593.95	\$715.83	\$793.65		\$1,060.53	\$517.18 \$527.96	\$675.80	\$822.51		\$1,103.86		98
99	\$322.77	\$402.48			\$647.48	\$722.76	\$472.38	\$607.64	\$732.07	\$811.73	\$979.08			\$689.22	\$838.68		\$1.125.95		99

					Annual Prei	mium per \$3	300 Monthly I			% Phase 2 I		sulting in 21	% Cumulativ	ve Increase)					
Issue			Future Purch	hase Option	1					pound Inflati				Aı	uto 5% Com	pound Inflati	on		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25 26	\$42.09 \$42.35	\$50.90 \$51.29	\$58.37 \$58.78	\$64.52 \$64.92	\$78.01 \$78.68	\$87.36 \$88.03	\$61.85 \$62.79	\$76.01 \$77.21	\$88.17 \$89.64	\$99.66 \$101.26	\$123.97 \$126.10	\$141.20 \$143.61	\$115.95 \$117.28	\$144.54 \$146.28	\$169.39 \$171.38	\$194.49 \$196.90	\$246.33 \$249.40	\$279.33 \$282.93	25
26	\$42.35 \$42.61	\$51.29 \$51.56	\$58.78 \$59.18	\$64.92 \$65.46	\$78.68 \$79.35	\$88.03 \$88.84	\$62.79 \$63.72	\$77.21 \$78.41	\$89.64	\$101.26 \$102.99	\$126.10 \$128.24	\$143.61 \$146.15	\$117.28 \$118.62	\$146.28 \$148.01	\$171.38 \$173.39	\$196.90 \$199.31	\$249.40 \$252.62	\$282.93 \$286.54	27
28	\$42.88	\$51.98	\$59.58	\$65.86	\$79.88	\$89.51	\$64.65	\$79.62	\$92.58	\$104.73	\$130.52	\$148.69	\$119.96	\$149.75	\$175.54	\$201.71	\$255.82	\$290.28	28
29	\$43.02	\$52.24	\$59.98	\$66.40	\$80.55	\$90.17	\$65.59	\$80.82	\$94.04	\$106.47	\$132.78	\$151.22	\$121.29	\$151.48	\$177.66	\$204.12	\$259.03	\$294.02	2
30	\$43.29	\$52.64	\$60.38	\$66.92	\$81.21	\$90.97	\$66.53	\$82.16	\$95.51	\$108.20	\$135.05	\$153.89	\$122.77	\$153.22	\$179.81	\$206.66	\$262.23	\$297.76	30
31 32	\$43.55 \$43.81	\$52.90 \$53.31	\$60.78 \$61.18	\$67.32 \$67.86	\$81.75 \$82.42	\$91.63 \$92.44	\$67.60 \$68.67	\$83.49 \$84.82	\$97.12 \$98.73	\$109.95 \$111.80	\$137.32 \$139.73	\$156.56 \$159.24	\$124.23 \$125.71	\$155.09 \$156.96	\$181.94 \$184.07	\$209.20 \$211.73	\$265.57 \$268.91	\$301.63 \$305.50	31
33	\$43.81	\$53.57	\$61.71	\$68.26	\$82.42 \$82.96	\$93.12	\$69.73	\$84.82	\$100.32	\$111.80	\$139.73	\$162.04	\$125.71	\$158.84	\$184.07	\$211.73	\$208.91	\$309.39	3:
34	\$44.21	\$53.97	\$62.12	\$68.81	\$83.62	\$93.78	\$70.80	\$87.49	\$101.93	\$115.56	\$144.54	\$164.84	\$128.65	\$160.70	\$188.49	\$216.94	\$275.73	\$313.39	34
35	\$44.48	\$54.23	\$62.52	\$69.33	\$84.29	\$94.58	\$71.87	\$88.84	\$103.53	\$117.41	\$147.08	\$167.78	\$130.24	\$162.58	\$190.76	\$219.62	\$279.19	\$317.39	3
36	\$44.88	\$54.90	\$63.32	\$70.14	\$85.50	\$95.92	\$73.21	\$90.57	\$105.53	\$119.82	\$150.15	\$171.25	\$131.99	\$164.70	\$193.30	\$222.68	\$283.06	\$321.94	3
37 38	\$45.42 \$45.83	\$55.57 \$56.11	\$64.12 \$64.92	\$71.06 \$72.01	\$86.70 \$87.76	\$97.25 \$98.59	\$74.54 \$75.88	\$92.31 \$94.04	\$107.67 \$109.81	\$122.23 \$124.76	\$153.35 \$156.56	\$174.86 \$178.46	\$133.72 \$135.47	\$166.98 \$169.26	\$195.98 \$198.64	\$225.76 \$228.83	\$287.08 \$291.08	\$326.48 \$331.16	3
38	\$45.83 \$46.22	\$56.77	\$65.73	\$72.01	\$88.97	\$99.92	\$75.88 \$77.34	\$94.04	\$109.81	\$124.76	\$159.91	\$178.46	\$135.47	\$171.52	\$201.31	\$228.83	\$291.08	\$335.84	3
40	\$46.75	\$57.44	\$66.53	\$73.88	\$90.17	\$101.26	\$78.82	\$97.78	\$114.21	\$129.84	\$163.24	\$186.09	\$139.19	\$173.79	\$203.98	\$235.24	\$299.37	\$340.64	4
41	\$47.16	\$58.10	\$67.32	\$74.80	\$91.37	\$102.73	\$80.29	\$99.66	\$116.49	\$132.52	\$166.72	\$189.96	\$141.06	\$176.20	\$206.79	\$238.45	\$303.63	\$345.44	4
42	\$47.69	\$58.65	\$68.12	\$75.75	\$92.58	\$104.06	\$81.75	\$101.52	\$118.77	\$135.18	\$170.19	\$193.96	\$142.93	\$178.60	\$209.59	\$241.65	\$307.91	\$350.39	42
43	\$48.08	\$59.31	\$68.94	\$76.68	\$93.78	\$105.40	\$83.23	\$103.53	\$121.15	\$137.98	\$173.79	\$197.97	\$144.80	\$181.01	\$212.40	\$244.99	\$312.18	\$355.33	43
44 45	\$48.50 \$49.03	\$59.98 \$60.64	\$69.73 \$70.53	\$77.61 \$78.55	\$94.97 \$96.05	\$106.73 \$108.06	\$84.82 \$86.56	\$105.53 \$107.67	\$123.56 \$125.97	\$140.80 \$143.74	\$177.40 \$181.14	\$202.11 \$206.53	\$146.67 \$148.69	\$183.41 \$185.82	\$215.20 \$218.14	\$248.33 \$251.67	\$316.60 \$321.13	\$360.42 \$365.76	4:
45 46	\$49.03 \$49.83	\$61.85	\$70.53	\$80.29	\$98.45	\$108.06	\$89.77	\$107.67	\$125.97	\$143.74	\$181.14	\$206.53	\$148.69	\$188.76	\$218.14	\$251.67	\$321.13	\$371.90	4
47	\$50.77	\$63.05	\$73.60	\$82.16	\$100.72	\$113.41	\$93.12	\$116.08	\$134.92	\$152.43	\$190.49	\$217.34	\$153.49	\$191.69	\$225.08	\$259.95	\$331.82	\$378.04	4
48	\$51.56	\$64.38	\$75.22	\$83.89	\$102.99	\$115.95	\$96.58	\$120.49	\$139.60	\$156.96	\$195.29	\$222.96	\$155.89	\$194.77	\$228.69	\$264.23	\$337.30	\$384.32	4
49	\$52.50	\$65.59	\$76.81	\$85.77	\$105.40	\$118.62	\$100.19	\$125.03	\$144.54	\$161.63	\$200.24	\$228.69	\$158.29	\$197.84	\$232.31	\$268.50	\$342.91	\$390.73	5
50 51	\$53.44 \$54.23	\$66.79 \$67.99	\$78.28 \$79.88	\$87.49 \$89.24	\$107.67 \$109.95	\$121.29 \$123.97	\$103.93 \$107.80	\$129.84 \$134.78	\$149.62 \$154.83	\$166.45 \$171.38	\$205.32 \$210.53	\$234.58 \$240.58	\$160.83 \$163.37	\$200.90 \$204.12	\$236.05 \$239.79	\$272.92 \$277.32	\$348.51 \$354.27	\$397.28 \$403.96	5
52	\$55.18	\$69.33	\$81.48	\$91.10	\$112.21	\$125.97	\$107.80	\$134.76	\$160.30	\$176.46	\$210.53	\$246.73	\$165.91	\$204.12	\$243.66	\$277.32	\$360.14	\$410.64	5
53	\$55.98	\$70.53	\$82.96	\$92.84	\$114.61	\$129.18	\$115.95	\$145.20	\$165.91	\$181.67	\$221.34	\$253.01	\$168.58	\$210.66	\$247.53	\$286.41	\$366.16	\$417.45	5
54	\$56.90	\$71.73	\$84.56	\$94.71	\$116.89	\$131.85	\$120.36	\$150.68	\$171.79	\$187.02	\$226.96	\$259.56	\$171.25	\$214.01	\$251.54	\$291.08	\$372.16	\$424.39	5
55	\$57.84	\$72.94	\$86.16	\$96.45	\$119.16	\$134.52	\$125.16	\$156.56	\$177.79	\$192.63	\$232.97	\$265.97	\$173.79	\$217.47	\$255.55	\$295.63	\$378.31	\$431.48	5
56 57	\$63.32 \$68.94	\$79.22 \$85.50	\$92.84 \$99.53	\$104.19 \$112.08	\$129.18 \$139.34	\$146.01 \$157.50	\$131.18 \$137.46	\$164.04 \$171.92	\$186.22 \$195.03	\$202.65 \$213.20	\$247.13 \$262.23	\$282.27 \$299.63	\$181.01 \$188.49	\$226.96 \$236.84	\$267.04 \$279.06	\$309.39 \$323.68	\$396.62 \$415.71	\$452.58 \$474.76	5
58	\$74.54	\$91.63	\$106.21	\$119.82	\$149.35	\$168.99	\$137.46	\$180.20	\$204.38	\$224.29	\$278.26	\$318.07	\$196.37	\$247.13	\$279.00	\$338.64	\$435.74	\$498.00	5
59	\$80.15	\$97.91	\$113.01	\$127.57	\$159.37	\$180.48	\$151.09	\$188.89	\$214.14	\$235.92	\$295.22	\$337.57	\$204.51	\$257.95	\$304.70	\$354.40	\$456.73	\$522.31	5
60	\$85.64	\$104.19	\$119.69	\$135.32	\$169.39	\$191.95	\$158.42	\$197.97	\$224.29	\$248.06	\$313.26	\$358.27	\$212.94	\$269.18	\$318.33	\$370.83	\$478.76	\$547.83	6
61	\$91.23	\$110.34	\$126.37	\$143.07	\$179.41	\$203.59	\$166.05	\$207.46	\$234.97	\$260.89	\$332.37	\$380.31	\$221.75	\$280.93	\$332.63	\$388.06	\$501.88	\$574.67	6
62 63	\$96.84 \$107.00	\$116.62 \$128.91	\$133.06 \$147.21	\$150.95 \$166.98	\$189.43 \$209.73	\$215.06 \$238.17	\$174.06 \$183.68	\$217.47 \$229.37	\$246.33 \$264.23	\$274.25 \$296.16	\$352.54 \$379.79	\$403.96 \$434.68	\$230.97 \$247.80	\$293.08 \$313.79	\$347.59 \$371.76	\$405.97 \$433.08	\$526.20 \$559.59	\$602.72 \$640.41	6
64	\$117.15	\$141.33	\$161.50	\$183.15	\$230.03	\$261.15	\$193.70	\$241.91	\$283.47	\$319.80	\$409.18	\$467.81	\$265.84	\$335.97	\$397.68	\$462.07	\$595.11	\$680.35	6
65	\$127.30	\$153.63	\$175.67	\$199.18	\$250.34	\$284.26	\$204.38	\$255.15	\$304.17	\$345.31	\$440.83	\$503.48	\$285.20	\$359.74	\$425.33	\$493.06	\$632.93	\$722.82	6
66	\$137.46	\$166.05	\$189.83	\$215.34	\$270.78	\$307.37	\$215.61	\$269.05	\$326.35	\$372.83	\$474.89	\$541.82	\$305.91	\$385.25	\$454.98	\$526.06	\$673.13	\$767.98	6
67	\$147.74	\$178.33	\$203.98	\$231.50	\$291.08	\$330.48	\$227.36	\$283.60	\$350.26	\$402.35	\$511.36	\$583.10	\$327.94	\$412.51	\$486.65	\$561.32	\$716.14	\$815.93	6
68 69	\$167.78 \$187.81	\$203.05 \$227.62	\$232.44 \$261.02	\$263.30 \$295.22	\$330.22 \$369.24	\$374.57 \$418.65	\$253.28 \$282.13	\$316.33 \$352.80	\$386.86 \$427.34	\$442.97 \$487.72	\$560.52 \$614.35	\$638.00 \$698.12	\$357.60 \$389.94	\$450.58 \$492.12	\$532.06 \$581.76	\$611.41 \$665.91	\$775.85 \$840.51	\$882.32 \$954.06	6
70	\$207.86	\$252.35	\$289.62	\$327.02	\$408.36	\$462.74	\$314.33	\$393.40	\$472.09	\$537.01	\$673.40	\$763.84	\$425.06	\$537.41	\$636.12	\$725.36		\$1,031.67	7
71	\$227.89	\$276.93	\$318.20	\$358.93	\$447.50	\$506.83	\$350.13	\$438.69	\$521.51	\$591.24	\$738.06	\$835.70	\$463.41	\$586.97	\$695.57	\$790.02		\$1,115.57	7
72	\$247.93	\$301.63	\$346.65	\$390.73	\$486.65	\$550.77	\$390.07	\$489.32	\$576.00	\$650.83	\$808.72	\$914.39	\$505.21	\$640.94	\$760.50	\$860.42		\$1,206.26	7.
73	\$284.00	\$347.31	\$400.62	\$450.04	\$557.98	\$630.39	\$432.14	\$544.09	\$642.14	\$723.49		\$1,010.97	\$554.77	\$706.40	\$840.11	\$947.91	\$1,172.73		7
74 75	\$320.07 \$356.00	\$392.88 \$438.55	\$454.72 \$508.68	\$509.37 \$568.80	\$629.18 \$700.51	\$710.01 \$789.61	\$478.76 \$530.46	\$605.00 \$672.86	\$715.87 \$798.03	\$804.31 \$894.21	\$991.73 \$1,098.20	\$1,117.83 \$1,235,92	\$609.14 \$668.86	\$778.53 \$858.01			\$1,286.68 \$1,411.72		7
76	\$392.06	\$484.24	\$562.65	\$628.11	\$771.85	\$869.23	\$587.77	\$748.21	\$889.67	\$994.14			\$734.45	\$945.64			\$1,548.91		7
77	\$428.13	\$529.94	\$616.63	\$687.42	\$843.04	\$948.85	\$651.35	\$832.23	\$991.73	\$1,105.28	\$1,346.65	\$1,511.09	\$806.44	\$1,042.22	\$1,251.55	\$1,395.96	\$1,699.46	\$1,903.70	7
78	\$461.40	\$572.13	\$666.99	\$743.14	\$910.12		\$692.63	\$886.73	\$1,058.26	\$1,178.49	\$1,433.62		\$851.33	\$1,102.74	\$1,326.23	\$1,478.38	+ - ,		7
79 30	\$494.66 \$527.92	\$614.35 \$656.57	\$717.35 \$767.71	\$798.83 \$854.54			\$736.45 \$783.07	\$944.85 \$1.006.69	\$1,129.18	\$1,256.49 \$1,339.71			\$898.76 \$948.85	\$1,166.72 \$1,234.45	\$1,405.44	\$1,565.61 \$1,658.04	\$1,900.10 \$2,009.11		7 8
30	\$527.92 \$561.19	\$656.57	\$767.71 \$818.07		\$1,044.23 \$1,111.29		\$783.07 \$832.62	\$1,006.69	\$1,204.93 \$1,285.75		\$1,624.79		\$948.85	\$1,234.45 \$1,306.05	\$1,489.33 \$1.578.30	\$1,658.04 \$1.755.96			8
32	\$594.45	\$740.99	\$868.43		\$1,178.21	\$1,319.95	\$885.52	\$1,072.34	\$1,203.73		\$1,729.03		\$1,057.58	\$1,381.80	\$1,672.61	\$1,755.96			8
33	\$638.13	\$796.97	\$935.48	\$1,040.49	\$1,268.39	\$1,419.73	\$941.77	\$1,217.08	\$1,462.48	\$1,623.45	\$1,960.61	\$2,183.17	\$1,119.29	\$1,464.49	\$1,774.93	\$1,972.77	\$2,381.01	\$2,646.42	8
34	\$681.81	\$852.80							\$1,559.20		\$2,087.65		\$1,184.62		\$1,883.53	\$2,092.73			8
35	\$725.49	\$908.63								\$1,844.00			\$1,253.68						8
36 37	\$769.18 \$812.86				\$1,538.63 \$1.628.66					\$1,965.28 \$2.094.47			\$1,326.75 \$1.404.10		\$2,120.91 \$2,250.62				8
38					\$1,712.68					\$2,094.47			\$1,461.55		\$2,250.62				8
39	\$895.41	\$1,123.17	\$1,325.69	\$1,475.18	\$1,796.71	\$2,006.83	\$1,315.14	\$1,707.60	\$2,061.47	\$2,284.82	\$2,751.03	\$3,052.13	\$1,521.26	\$2,001.35	\$2,438.17	\$2,706.81	\$3,259.32	\$3,611.17	8
90										\$2,386.48			\$1,583.37	\$2,082.58	\$2,537.70	\$2,817.43	\$3,394.09		9
91		\$1,225.90			\$1,964.89					\$2,492.55			\$1,648.02			\$2,932.57			9
92 93					\$2,048.92 \$2,103.55	\$2,288.96 \$2,349.61	\$1,499.75 \$1.536.22		\$2,349.07 \$2,402.37			\$3,481.19 \$3,560.15	\$1,715.49 \$1,751.28	\$2,255.17 \$2,299.92		\$3,052.53 \$3,112.77	\$3,680.37 \$3,753.98		9
93	\$1,046.63						\$1,536.22			\$2,723.37				\$2,299.92		\$3,174.22			9
95	\$1,101.80		\$1,626.92				\$1,611.70		\$2,512.84	\$2,785.50	\$3,358.18		\$1,825.30	\$2,392.21		\$3,236.87			9
96	\$1,129.32	\$1,411.06	\$1,666.19	\$1,856.42	\$2,267.45	\$2,531.82	\$1,650.83	\$2,130.93	\$2,569.90	\$2,848.95	\$3,435.11	\$3,807.82	\$1,863.50	\$2,439.79	\$2,970.65	\$3,300.73	\$3,984.01	\$4,411.21	9
97	\$1,156.84			\$1,900.50			\$1,690.90		\$2,628.26		\$3,513.80	\$3,894.11	\$1,902.37	\$2,488.27	\$3,029.02	\$3,365.65		\$4,498.18	9
98 99	\$1,184.49				\$2,376.73		\$1,731.92 \$1,773.86			\$2,980.25				\$2,537.70	\$3,088.60 \$3,149.38	\$3,431.91	\$4,145.11		9
		φ1,011.38	φ1,/04.01	φ1,900.53	\$2,431.36							\$4,072.72							. 9

-				N	Monthly Pren	nium per \$30						sulting in 21°	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Ontion				omprehensi Aut	ve - 30 Day					Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$4.10	\$5.03	\$5.73	\$6.33	\$7.65	\$8.56	\$5.96	\$7.37	\$8.55	\$9.65	\$11.99	\$13.72	\$10.97	\$13.62	\$15.92	\$18.24	\$23.07	\$26.14	25
26	\$4.13	\$5.05	\$5.79	\$6.38	\$7.71	\$8.62	\$6.05	\$7.48	\$8.68	\$9.80	\$12.20	\$13.96	\$11.10	\$13.77	\$16.10	\$18.46	\$23.35	\$26.48	26
27	\$4.15	\$5.08	\$5.82	\$6.42	\$7.77	\$8.70	\$6.14	\$7.60	\$8.81	\$9.96	\$12.41	\$14.20	\$11.23	\$13.94	\$16.30	\$18.68	\$23.64	\$26.82	27
28	\$4.18	\$5.12	\$5.85	\$6.48	\$7.83	\$8.78	\$6.24	\$7.72	\$8.95	\$10.13	\$12.62	\$14.44	\$11.36	\$14.11	\$16.49	\$18.91	\$23.95	\$27.17	28
29 30	\$4.20 \$4.22	\$5.15 \$5.18	\$5.91 \$5.94	\$6.52 \$6.57	\$7.90 \$7.96	\$8.84 \$8.92	\$6.33 \$6.42	\$7.84 \$7.96	\$9.10 \$9.24	\$10.30 \$10.47	\$12.84 \$13.06	\$14.71 \$14.96	\$11.50 \$11.63	\$14.28 \$14.44	\$16.69 \$16.89	\$19.14 \$19.37	\$24.24 \$24.55	\$27.51 \$27.86	29 30
31	\$4.25	\$5.10	\$6.00	\$6.62	\$8.02	\$8.98	\$6.52	\$8.09	\$9.24	\$10.47	\$13.00	\$15.21	\$11.76	\$14.62	\$17.08	\$19.57	\$24.87	\$28.23	31
32	\$4.27	\$5.25	\$6.03	\$6.67	\$8.09	\$9.05	\$6.62	\$8.21	\$9.54	\$10.80	\$13.52	\$15.48	\$11.89	\$14.78	\$17.29	\$19.86	\$25.18	\$28.59	32
33	\$4.30	\$5.28	\$6.06	\$6.70	\$8.14	\$9.12	\$6.72	\$8.33	\$9.69	\$10.99	\$13.75	\$15.74	\$12.05	\$14.97	\$17.50	\$20.10	\$25.50	\$28.95	33
34	\$4.31	\$5.31	\$6.12	\$6.75	\$8.21	\$9.20	\$6.81	\$8.46	\$9.85	\$11.17	\$13.99	\$16.01	\$12.19	\$15.15	\$17.70	\$20.34	\$25.82	\$29.33	34
35	\$4.33	\$5.35	\$6.15	\$6.80	\$8.26	\$9.27	\$6.92	\$8.59	\$10.01	\$11.35	\$14.22	\$16.28	\$12.33	\$15.32	\$17.92	\$20.58	\$26.14	\$29.71	35
36 37	\$4.38	\$5.41	\$6.24	\$6.90	\$8.37	\$9.41	\$7.05	\$8.76 \$8.93	\$10.20	\$11.58	\$14.52	\$16.61	\$12.50	\$15.52	\$18.16	\$20.86	\$26.50	\$30.13	36
38	\$4.43 \$4.47	\$5.47 \$5.53	\$6.30 \$6.39	\$6.99 \$7.08	\$8.49 \$8.60	\$9.54 \$9.67	\$7.18 \$7.33	\$9.10	\$10.41 \$10.62	\$11.81 \$12.06	\$14.83 \$15.14	\$16.96 \$17.31	\$12.67 \$12.84	\$15.73 \$15.94	\$18.40 \$18.66	\$21.15 \$21.44	\$26.87 \$27.25	\$30.57 \$31.00	37 38
39	\$4.51	\$5.59	\$6.46	\$7.16	\$8.72	\$9.80	\$7.46	\$9.27	\$10.81	\$12.30	\$15.46	\$17.68	\$13.01	\$16.16	\$18.91	\$21.74	\$27.63	\$31.45	39
40	\$4.57	\$5.67	\$6.55	\$7.26	\$8.84	\$9.93	\$7.59	\$9.45	\$11.03	\$12.55	\$15.77	\$18.05	\$13.18	\$16.37	\$19.16	\$22.03	\$28.03	\$31.90	40
41	\$4.60	\$5.72	\$6.62	\$7.35	\$8.95	\$10.07	\$7.73	\$9.64	\$11.25	\$12.80	\$16.10	\$18.43	\$13.34	\$16.59	\$19.43	\$22.34	\$28.42	\$32.35	41
42	\$4.64	\$5.79	\$6.70	\$7.45	\$9.08	\$10.20	\$7.88	\$9.81	\$11.47	\$13.06	\$16.45	\$18.82	\$13.53	\$16.81	\$19.69	\$22.64	\$28.82	\$32.81	42
43 44	\$4.70 \$4.73	\$5.84 \$5.91	\$6.78 \$6.86	\$7.52 \$7.62	\$9.19 \$9.31	\$10.32 \$10.45	\$8.02 \$8.17	\$10.01 \$10.20	\$11.70 \$11.94	\$13.32 \$13.59	\$16.79 \$17.14	\$19.21 \$19.60	\$13.71 \$13.89	\$17.04 \$17.27	\$19.95 \$20.22	\$22.96 \$23.27	\$29.24 \$29.65	\$33.29 \$33.76	43 44
44	\$4.73 \$4.79	\$5.96	\$6.93	\$7.62	\$9.43	\$10.45	\$8.17	\$10.20	\$11.94	\$13.88	\$17.14	\$20.01	\$13.89	\$17.27	\$20.22	\$23.27	\$29.65	\$33.76	44
46	\$4.75	\$6.08	\$7.10	\$7.89	\$9.65	\$10.86	\$8.61	\$10.40	\$12.17	\$14.27	\$17.93	\$20.53	\$14.29	\$17.79	\$20.49	\$23.99	\$30.56	\$34.80	46
47	\$4.95	\$6.22	\$7.25	\$8.06	\$9.88	\$11.11	\$8.92	\$11.15	\$12.97	\$14.66	\$18.39	\$21.04	\$14.52	\$18.06	\$21.15	\$24.39	\$31.06	\$35.38	47
48	\$5.04	\$6.34	\$7.39	\$8.24	\$10.11	\$11.37	\$9.23	\$11.56	\$13.40	\$15.08	\$18.87	\$21.57	\$14.75	\$18.36	\$21.49	\$24.78	\$31.57	\$35.97	48
49	\$5.12	\$6.46	\$7.55	\$8.43	\$10.32	\$11.63	\$9.56	\$11.97	\$13.84	\$15.50	\$19.35	\$22.12	\$14.98	\$18.65	\$21.82	\$25.18	\$32.09	\$36.58	49
50 51	\$5.20 \$5.29	\$6.58 \$6.70	\$7.71 \$7.85	\$8.59 \$8.78	\$10.55 \$10.78	\$11.88 \$12.14	\$9.90 \$10.25	\$12.39 \$12.84	\$14.30 \$14.77	\$15.94 \$16.38	\$19.84 \$20.35	\$22.67 \$23.25	\$15.21 \$15.46	\$18.94 \$19.24	\$22.18 \$22.53	\$25.60 \$26.00	\$32.63 \$33.17	\$37.18 \$37.80	50 51
52	\$5.29 \$5.37	\$6.82	\$8.01	\$8.78 \$8.94	\$10.78	\$12.14	\$10.25	\$12.84	\$14.77 \$15.26	\$16.84	\$20.35	\$23.25	\$15.46 \$15.70	\$19.24	\$22.53	\$26.00	\$33.17	\$37.80	52
53	\$5.46	\$6.94	\$8.17	\$9.12	\$11.23	\$12.67	\$10.99	\$13.77	\$15.76	\$17.31	\$21.41	\$24.45	\$15.94	\$19.86	\$23.25	\$26.85	\$34.27	\$39.07	53
54	\$5.56	\$7.06	\$8.32	\$9.30	\$11.46	\$12.93	\$11.37	\$14.27	\$16.29	\$17.80	\$21.95	\$25.07	\$16.19	\$20.17	\$23.63	\$27.29	\$34.84	\$39.72	54
55	\$5.64	\$7.18	\$8.47	\$9.47	\$11.69	\$13.18	\$11.74	\$14.77	\$16.84	\$18.28	\$22.46	\$25.73	\$16.45	\$20.48	\$24.00	\$27.72	\$35.42	\$40.38	55
56	\$6.18	\$7.81	\$9.14	\$10.24	\$12.67	\$14.30	\$12.30	\$15.48	\$17.64	\$19.26	\$23.82	\$27.30	\$17.13	\$21.38	\$25.08	\$29.01	\$37.13	\$42.35	56
57 58	\$6.73 \$7.27	\$8.43 \$9.03	\$9.79 \$10.45	\$11.00 \$11.76	\$13.65 \$14.64	\$15.44 \$16.57	\$12.89 \$13.51	\$16.21 \$16.98	\$18.48 \$19.35	\$20.31 \$21.40	\$25.26 \$26.77	\$28.96 \$30.73	\$17.83 \$18.58	\$22.31 \$23.28	\$26.21 \$27.38	\$30.35 \$31.75	\$38.92 \$40.79	\$44.42 \$46.59	57 58
59	\$7.82	\$9.65	\$11.11	\$12.53	\$15.62	\$17.69	\$14.15	\$17.80	\$20.25	\$22.54	\$28.40	\$32.62	\$19.35	\$24.30	\$28.62	\$33.23	\$42.76	\$48.86	59
60	\$8.36	\$10.26	\$11.77	\$13.29	\$16.60	\$18.82	\$14.83	\$18.65	\$21.21	\$23.75	\$30.12	\$34.60	\$20.15	\$25.36	\$29.90	\$34.76	\$44.84	\$51.25	60
61	\$8.91	\$10.88	\$12.44	\$14.06	\$17.58	\$19.94	\$15.53	\$19.53	\$22.22	\$25.04	\$31.94	\$36.70	\$20.98	\$26.46	\$31.24	\$36.38	\$46.99	\$53.75	61
62 63	\$9.45	\$11.48	\$13.09	\$14.83 \$16.40	\$18.58	\$21.07 \$23.34	\$16.29	\$20.46	\$23.24	\$26.39	\$33.90	\$38.94	\$21.87 \$23.45	\$27.60 \$29.55	\$32.66	\$38.07	\$49.26	\$56.40 \$59.92	62 63
64	\$10.43 \$11.42	\$12.71 \$13.92	\$14.49 \$15.88	\$17.99	\$20.56 \$22.55	\$25.61	\$17.46 \$18.72	\$21.90 \$23.45	\$25.03 \$26.94	\$28.47 \$30.72	\$36.50 \$39.28	\$41.87 \$45.01	\$23.45 \$25.16	\$29.55 \$31.65	\$34.94 \$37.37	\$40.62 \$43.34	\$52.39 \$55.73	\$63.66	64
65	\$12.42	\$15.14	\$17.28	\$19.57	\$24.55	\$27.86	\$20.06	\$25.11	\$29.00	\$33.14	\$42.27	\$48.40	\$26.98	\$33.88	\$39.96	\$46.24	\$59.27	\$67.64	65
66	\$13.41	\$16.35	\$18.67	\$21.15	\$26.53	\$30.13	\$21.51	\$26.87	\$31.21	\$35.76	\$45.51	\$52.04	\$28.94	\$36.28	\$42.75	\$49.35	\$63.04	\$71.86	66
67	\$14.40	\$17.57	\$20.06	\$22.73	\$28.53	\$32.40	\$23.06	\$28.77	\$33.62	\$38.58	\$48.98	\$55.94	\$31.04	\$38.85	\$45.72	\$52.64	\$67.05	\$76.35	67
68 69	\$16.36 \$18.30	\$19.99 \$22.42	\$22.87 \$25.67	\$25.86 \$29.00	\$32.37 \$36.20	\$36.71 \$41.03	\$25.38 \$27.94	\$31.71 \$34.97	\$37.10 \$40.94	\$42.43 \$46.66	\$53.63 \$58.71	\$61.13 \$66.80	\$33.84 \$36.88	\$42.44 \$46.34	\$49.98 \$54.66	\$57.33 \$62.45	\$72.63 \$78.69	\$82.56 \$89.28	68 69
70	\$20.27	\$24.85	\$28.48	\$32.11	\$40.04	\$45.34	\$30.76	\$38.56	\$45.20	\$51.32	\$64.27	\$73.00	\$40.21	\$50.61	\$59.76	\$68.01	\$85.26	\$96.54	70
71	\$22.23	\$27.27	\$31.31	\$35.24	\$43.88	\$49.65	\$33.87	\$42.50	\$49.87	\$56.43	\$70.38	\$79.77	\$43.84	\$55.29	\$65.34	\$74.07	\$92.37	\$104.39	71
72	\$24.18	\$29.71	\$34.11	\$38.37	\$47.71	\$53.98	\$37.28	\$46.85	\$55.03	\$62.08	\$77.04	\$87.15	\$47.81	\$60.38	\$71.43	\$80.69	\$100.07	\$112.87	72
73	\$27.70	\$34.21	\$39.42	\$44.20	\$54.69	\$61.79	\$41.29	\$52.06	\$61.30	\$68.96	\$85.23	\$96.27	\$52.49	\$66.55	\$78.93	\$88.89	\$109.79	\$123.65	73
74 75	\$31.21 \$34.72	\$38.70 \$43.20	\$44.74 \$50.05	\$50.02 \$55.86	\$61.69 \$68.67	\$69.58 \$77.39	\$45.74 \$50.67	\$57.86 \$64.30	\$68.28 \$76.05	\$76.59 \$85.07	\$94.29 \$104.31	\$106.34 \$117.46	\$57.63 \$63.28	\$73.35 \$80.84	\$87.21 \$96.34	\$97.91 \$107.86	\$120.47 \$132.18	\$135.48 \$148.42	74 75
75 76	\$34.72 \$38.24	\$43.20 \$47.70	\$55.36	\$61.69	\$75.66	\$85.18	\$56.12	\$71.46	\$84.70	\$94.49	\$104.31	\$117.46	\$69.49	\$89.09	\$106.44	\$107.86	\$132.18	\$148.42	75 76
77	\$41.75	\$52.20	\$60.67	\$67.51	\$82.64	\$92.97	\$62.16	\$79.40	\$94.34	\$104.94	\$127.67	\$143.28	\$76.32	\$98.18	\$117.58	\$130.90	\$159.10	\$178.13	77
78	\$44.99	\$56.35	\$65.62	\$72.99	\$89.21	\$100.25	\$66.09	\$84.57	\$100.62	\$111.85	\$135.85	\$152.24	\$80.56	\$103.88	\$124.60	\$138.63	\$168.22	\$188.10	78
79	\$48.24	\$60.51	\$70.57	\$78.45	\$95.79	\$107.53	\$70.27	\$90.06	\$107.31	\$119.21	\$144.56	\$161.77	\$85.05	\$109.90	\$132.03	\$146.81	\$177.88	\$198.61	79
80	\$51.47	\$64.66	\$75.53	\$83.93	\$102.37	\$114.81	\$74.70	\$95.92	\$114.44	\$127.05	\$153.82	\$171.90	\$89.79	\$116.28	\$139.91	\$155.47	\$188.10	\$209.72	80
81 82	\$54.71 \$57.96	\$68.83 \$72.99	\$80.48 \$85.44	\$89.40 \$94.88	\$108.93 \$115.51	\$122.08 \$129.35	\$79.42 \$84.45	\$102.15 \$108.79	\$122.06 \$130.17	\$135.41 \$144.32	\$163.69 \$174.16	\$182.66 \$194.08	\$94.79 \$100.08	\$123.04 \$130.17	\$148.26 \$157.12	\$164.66 \$174.37	\$198.89 \$210.30	\$221.44 \$233.84	81 82
83	\$62.22	\$78.50	\$92.03	\$102.19	\$124.34	\$139.13	\$89.79	\$115.83	\$138.75	\$153.78	\$174.16	\$206.43	\$100.08	\$130.17	\$166.73	\$174.37	\$222.90	\$247.64	83
84	\$66.50	\$84.00	\$98.62	\$109.51	\$133.18	\$148.91	\$95.48	\$123.32	\$147.90	\$163.86	\$197.40	\$219.56	\$112.08	\$146.23	\$176.92	\$196.24	\$236.28	\$262.25	84
85	\$70.75	\$89.51	\$105.22	\$116.81	\$142.00	\$158.68	\$101.53	\$131.30	\$157.65	\$174.60	\$210.16	\$233.52	\$118.61	\$154.99	\$187.75	\$208.19	\$250.45	\$277.74	85
86	\$75.01	\$95.01	\$111.80	\$124.14	\$150.83	\$168.44	\$107.97	\$139.79	\$168.05	\$186.05	\$223.73	\$248.37	\$125.54	\$164.27	\$199.23	\$220.85	\$265.46	\$294.14	86
87 88	\$79.27 \$83.28	\$100.52 \$105.58	\$118.38 \$124.40	\$131.44 \$138.16	\$159.67 \$167.90	\$178.22 \$187.44	\$114.83 \$119.96	\$148.84 \$155.41	\$179.15 \$187.09	\$198.23 \$207.02	\$238.16 \$248.80	\$264.17 \$275.98	\$132.86 \$138.29	\$174.10 \$181.16	\$211.42 \$220.06	\$234.27 \$243.85	\$281.39 \$293.02	\$311.52 \$324.43	87 88
88 89	\$83.28 \$87.32	\$105.58 \$110.63	\$124.40 \$130.42	\$138.16 \$144.86	\$167.90 \$176.14	\$187.44 \$196.66	\$119.96 \$125.32	\$155.41 \$162.27	\$187.09 \$195.39	\$207.02 \$216.21	\$248.80 \$259.91	\$275.98 \$288.32	\$138.29 \$143.95	\$181.16 \$188.52	\$220.06	\$243.85 \$253.83	\$293.02 \$305.13	\$324.43 \$337.91	88 89
90	\$91.33	\$115.69	\$136.43	\$151.58	\$184.38	\$205.87	\$130.92	\$169.43	\$204.05	\$225.79	\$271.51	\$301.20	\$149.82	\$196.17	\$238.38	\$264.21	\$317.74	\$351.93	90
91	\$95.35	\$120.75	\$142.44	\$158.28	\$192.62	\$215.09	\$136.76	\$176.91	\$213.10	\$235.80	\$283.64	\$314.68	\$155.95	\$204.14	\$248.12	\$275.01	\$330.88	\$366.53	91
92	\$99.37	\$125.81	\$148.46	\$165.00	\$200.86	\$224.31	\$142.88	\$184.75	\$222.54	\$246.26	\$296.32	\$328.74	\$162.34	\$212.44	\$258.24	\$286.24	\$344.56	\$381.74	92
93	\$102.07	\$129.10	\$152.33	\$169.31	\$206.21	\$230.25	\$146.33	\$188.99	\$227.59	\$251.85	\$303.09	\$336.17	\$165.73	\$216.67	\$263.30	\$291.89	\$351.46	\$389.27	93
94 95	\$104.75 \$107.44	\$132.39 \$135.67	\$156.19	\$173.65 \$177.98	\$211.57	\$236.20 \$242.15	\$149.89 \$153.53	\$193.34	\$232.75 \$238.02	\$257.57	\$310.01 \$317.10	\$343.78	\$169.18 \$172.71	\$220.97	\$268.46 \$273.71	\$297.65	\$358.49	\$396.96 \$404.78	94 95
95 96	\$107.44 \$110.12	\$135.67 \$138.99	\$160.05 \$163.92	\$177.98 \$182.31	\$216.93 \$222.28	\$242.15 \$248.12	\$153.52 \$157.22	\$197.78 \$202.31	\$238.02 \$243.41	\$263.41 \$269.38	\$317.10 \$324.35	\$351.57 \$359.51	\$172.71 \$176.32	\$225.37 \$229.85	\$273.71 \$279.07	\$303.51 \$309.51	\$365.66 \$372.99	\$404.78 \$412.76	95 96
97	\$112.81	\$142.27	\$167.78	\$186.63	\$227.63	\$254.07	\$161.02	\$202.31	\$248.91	\$275.51	\$331.76	\$367.64	\$170.32	\$234.41	\$284.56	\$315.60	\$380.45	\$420.92	97
98	\$115.50	\$145.56	\$171.64	\$190.96	\$233.00	\$260.02	\$164.90	\$211.70	\$254.54	\$281.78	\$339.35	\$375.96	\$183.78	\$239.09	\$290.15	\$321.83	\$388.06	\$429.21	98
99	\$118.18	\$148.85	\$175.49	\$195.29	\$238.35	\$265.97	\$168.88	\$216.55	\$260.29	\$288.19	\$347.11	\$384.46	\$187.63	\$243.85	\$295.85	\$328.16	\$395.82	\$437.68	99
100+	\$120.87	\$152.14	\$179.37	\$199.62	\$243.71	\$271.91	\$172.95	\$221.51	\$266.19	\$294.75	\$355.04	\$393.16	\$191.55	\$248.72	\$301.65	\$334.63	\$403.76	\$446.33	100

				С	uarterly Pre	mium per \$3	300 Monthly						% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Option				omprehensi Aut	o 3% Comp					Aut	o 5% Comp	ound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$12.07 \$12.13	\$14.76 \$14.84	\$16.86 \$17.01	\$18.61 \$18.74	\$22.48 \$22.66	\$25.16 \$25.37	\$17.53 \$17.79	\$21.66 \$21.99	\$25.12 \$25.51	\$28.35 \$28.81	\$35.26 \$35.86	\$40.34 \$41.05	\$32.23 \$32.63	\$40.03 \$40.49	\$46.78 \$47.34	\$53.61 \$54.25	\$67.80 \$68.65	\$76.84 \$77.84	25 26
27	\$12.13 \$12.20	\$14.04	\$17.01	\$18.89	\$22.84	\$25.58	\$17.79	\$22.34	\$25.89	\$29.28	\$36.47	\$41.77	\$33.01	\$40.49	\$47.92	\$54.25	\$69.52	\$77.84	27
28	\$12.27	\$15.05	\$17.22	\$19.03	\$23.01	\$25.80	\$18.32	\$22.70	\$26.33	\$29.78	\$37.10	\$42.47	\$33.41	\$41.48	\$48.49	\$55.61	\$70.40	\$79.86	28
29	\$12.34	\$15.13	\$17.37	\$19.18	\$23.23	\$26.00	\$18.61	\$23.06	\$26.75	\$30.27	\$37.74	\$43.22	\$33.79	\$41.98	\$49.05	\$56.28	\$71.29	\$80.91	29
30	\$12.42	\$15.22	\$17.47	\$19.32	\$23.42	\$26.22	\$18.89	\$23.42	\$27.18	\$30.77	\$38.38	\$43.97	\$34.19	\$42.47	\$49.62	\$56.96	\$72.18	\$81.93	30
31 32	\$12.49 \$12.56	\$15.33 \$15.44	\$17.61 \$17.71	\$19.46 \$19.60	\$23.58 \$23.76	\$26.39 \$26.61	\$19.18 \$19.46	\$23.76 \$24.11	\$27.60 \$28.04	\$31.26 \$31.77	\$39.06 \$39.73	\$44.73 \$45.50	\$34.58 \$34.97	\$42.98 \$43.47	\$50.23 \$50.83	\$57.67 \$58.39	\$73.11 \$74.03	\$83.00 \$84.06	31 32
33	\$12.56	\$15.44	\$17.71	\$19.00	\$23.76	\$26.83	\$19.46	\$24.11	\$28.50	\$32.31	\$40.41	\$46.29	\$35.40	\$44.01	\$51.44	\$59.08	\$74.03	\$85.13	33
34	\$12.67	\$15.62	\$17.97	\$19.86	\$24.11	\$27.03	\$20.03	\$24.87	\$28.95	\$32.84	\$41.13	\$47.07	\$35.83	\$44.54	\$52.04	\$59.80	\$75.91	\$86.24	34
35	\$12.74	\$15.72	\$18.07	\$19.99	\$24.30	\$27.25	\$20.35	\$25.26	\$29.41	\$33.37	\$41.81	\$47.84	\$36.26	\$45.03	\$52.68	\$60.51	\$76.84	\$87.34	35
36	\$12.87	\$15.90	\$18.32	\$20.28	\$24.61	\$27.63	\$20.74	\$25.76	\$29.99	\$34.05	\$42.69	\$48.85	\$36.75	\$45.64	\$53.39	\$61.34	\$77.91	\$88.58	36
37 38	\$13.02 \$13.13	\$16.08 \$16.26	\$18.54 \$18.78	\$20.53 \$20.81	\$24.97 \$25.29	\$28.04 \$28.42	\$21.13 \$21.53	\$26.26 \$26.75	\$30.59 \$31.20	\$34.72 \$35.43	\$43.58 \$44.51	\$49.87 \$50.91	\$37.25 \$37.74	\$46.24 \$46.85	\$54.11 \$54.85	\$62.18 \$63.04	\$79.01 \$80.11	\$89.86 \$91.14	37 38
39	\$13.28	\$16.43	\$19.00	\$21.05	\$25.65	\$28.81	\$21.91	\$27.25	\$31.80	\$36.15	\$45.42	\$51.98	\$38.25	\$47.50	\$55.61	\$63.89	\$81.26	\$92.46	39
40	\$13.41	\$16.65	\$19.25	\$21.34	\$26.00	\$29.21	\$22.30	\$27.79	\$32.44	\$36.89	\$46.39	\$53.08	\$38.74	\$48.14	\$56.35	\$64.78	\$82.39	\$93.78	40
41	\$13.52	\$16.83	\$19.46	\$21.60	\$26.33	\$29.60	\$22.74	\$28.31	\$33.08	\$37.64	\$47.34	\$54.19	\$39.24	\$48.77	\$57.10	\$65.67	\$83.57	\$95.13	41
42	\$13.66	\$17.01	\$19.71	\$21.88	\$26.69	\$29.99	\$23.16	\$28.84	\$33.73	\$38.38	\$48.35	\$55.32	\$39.78	\$49.41	\$57.87	\$66.56	\$84.73	\$96.47	42
43 44	\$13.81 \$13.92	\$17.18 \$17.37	\$19.92 \$20.17	\$22.13 \$22.41	\$26.99 \$27.36	\$30.35 \$30.73	\$23.58 \$24.02	\$29.41 \$29.99	\$34.40 \$35.08	\$39.17 \$39.95	\$49.35 \$50.37	\$56.46 \$57.63	\$40.30 \$40.84	\$50.09 \$50.77	\$58.66 \$59.44	\$67.49 \$68.41	\$85.94 \$87.15	\$97.87 \$99.25	43 44
45	\$14.05	\$17.53	\$20.17	\$22.41	\$27.71	\$30.73	\$24.48	\$30.56	\$35.76	\$40.80	\$51.40	\$58.84	\$41.37	\$51.47	\$60.26	\$69.41	\$88.36	\$100.64	45
46	\$14.30	\$17.90	\$20.85	\$23.20	\$28.35	\$31.91	\$25.32	\$31.67	\$36.93	\$41.94	\$52.72	\$60.34	\$42.01	\$52.29	\$61.23	\$70.54	\$89.83	\$102.31	46
47	\$14.54	\$18.28	\$21.31	\$23.69	\$29.03	\$32.66	\$26.22	\$32.80	\$38.14	\$43.11	\$54.08	\$61.86	\$42.69	\$53.11	\$62.18	\$71.68	\$91.32	\$104.03	47
48 49	\$14.80 \$15.05	\$18.65 \$19.00	\$21.74 \$22.21	\$24.22 \$24.76	\$29.71 \$30.35	\$33.44 \$34.19	\$27.14 \$28.11	\$33.98 \$35.19	\$39.39 \$40.69	\$44.32 \$45.57	\$55.45 \$56.88	\$63.43 \$65.02	\$43.36 \$44.04	\$53.97 \$54.82	\$63.17 \$64.17	\$72.85 \$74.03	\$92.81 \$94.35	\$105.77 \$107.55	48 49
49 50	\$15.05 \$15.29	\$19.00 \$19.35	\$22.21 \$22.66	\$24.76 \$25.26	\$30.35 \$31.02	\$34.19 \$34.94	\$28.11 \$29.11	\$35.19 \$36.43	\$40.69 \$42.05	\$45.57 \$46.85	\$56.88 \$58.34	\$65.02 \$66.67	\$44.04 \$44.73	\$54.82 \$55.67	\$64.17 \$65.21	\$74.03 \$75.24	\$94.35 \$95.91	\$107.55 \$109.33	49 50
51	\$15.55	\$19.71	\$23.09	\$25.80	\$31.70	\$35.72	\$30.13	\$37.74	\$43.44	\$48.17	\$59.84	\$68.38	\$45.42	\$56.57	\$66.23	\$76.45	\$97.52	\$111.14	51
52	\$15.80	\$20.06	\$23.55	\$26.29	\$32.37	\$36.47	\$31.20	\$39.09	\$44.86	\$49.51	\$61.37	\$70.13	\$46.13	\$57.45	\$67.30	\$77.69	\$99.11	\$112.98	52
53	\$16.05	\$20.43	\$24.02	\$26.83	\$33.01	\$37.25	\$32.31	\$40.49	\$46.35	\$50.91	\$62.93	\$71.90	\$46.85	\$58.39	\$68.38	\$78.94	\$100.75	\$114.86	53
54 55	\$16.32 \$16.58	\$20.78 \$21.13	\$24.44 \$24.90	\$27.32 \$27.85	\$33.68 \$34.36	\$37.99 \$38.74	\$33.44 \$34.51	\$41.94 \$43.44	\$47.88 \$49.51	\$52.34 \$53.75	\$64.53 \$66.03	\$73.71 \$75.63	\$47.60 \$48.35	\$59.30 \$60.23	\$69.48 \$70.58	\$80.22 \$81.51	\$102.41 \$104.13	\$116.79 \$118.71	54 55
56	\$18.17	\$22.95	\$26.86	\$30.10	\$37.25	\$42.05	\$36.15	\$45.50	\$51.88	\$56.63	\$70.02	\$80.26	\$50.34	\$62.87	\$73.76	\$85.27	\$104.13	\$124.51	56
57	\$19.79	\$24.76	\$28.78	\$32.33	\$40.13	\$45.39	\$37.88	\$47.67	\$54.32	\$59.69	\$74.25	\$85.16	\$52.44	\$65.59	\$77.06	\$89.22	\$114.41	\$130.59	57
58	\$21.38	\$26.53	\$30.73	\$34.58	\$43.04	\$48.71	\$39.70	\$49.95	\$56.88	\$62.90	\$78.73	\$90.37	\$54.60	\$68.45	\$80.50	\$93.36	\$119.92	\$136.96	58
59	\$22.98	\$28.35	\$32.66	\$36.82	\$45.94	\$52.01	\$41.59	\$52.34	\$59.55	\$66.28	\$83.49	\$95.87	\$56.88	\$71.43	\$84.13	\$97.68	\$125.72	\$143.65	59
60 61	\$24.59 \$26.18	\$30.16 \$31.98	\$34.62 \$36.56	\$39.06 \$41.34	\$48.81 \$51.69	\$55.32 \$58.63	\$43.58 \$45.68	\$54.82 \$57.42	\$62.36 \$65.32	\$69.83 \$73.60	\$88.55 \$93.92	\$101.71 \$107.90	\$59.24 \$61.69	\$74.53 \$77.77	\$87.91 \$91.85	\$102.21 \$106.94	\$131.80 \$138.17	\$150.66 \$158.02	60 61
62	\$27.79	\$33.76	\$38.49	\$43.58	\$54.60	\$61.94	\$47.88	\$60.16	\$68.34	\$77.58	\$99.68	\$107.90	\$64.28	\$81.15	\$96.02	\$111.91	\$144.83	\$165.80	62
63	\$30.66	\$37.36	\$42.58	\$48.20	\$60.45	\$68.62	\$51.33	\$64.38	\$73.57	\$83.71	\$107.29	\$123.08	\$68.95	\$86.87	\$102.71	\$119.43	\$154.03	\$176.17	63
64	\$33.58	\$40.91	\$46.71	\$52.87	\$66.31	\$75.27	\$55.03	\$68.95	\$79.18	\$90.33	\$115.47	\$132.34	\$73.95	\$93.03	\$109.86	\$127.42	\$163.82	\$187.15	64
65 66	\$36.50 \$39.42	\$44.51 \$48.06	\$50.80 \$54.89	\$57.52 \$62.18	\$72.18 \$78.01	\$81.93 \$88.58	\$58.99 \$63.21	\$73.82 \$79.01	\$85.23 \$91.74	\$97.44 \$105.13	\$124.29 \$133.79	\$142.30 \$153.01	\$79.33 \$85.09	\$99.61 \$106.65	\$117.50 \$125.69	\$135.97 \$145.07	\$174.24 \$185.34	\$198.87 \$211.28	65 66
67	\$39.42 \$42.34	\$48.06 \$51.66	\$54.89 \$58.99	\$66.80	\$83.89	\$95.23	\$63.21	\$84.56	\$98.82	\$105.13	\$133.79	\$164.46	\$85.09	\$114.22	\$125.69	\$145.07	\$185.34	\$211.28	67
68	\$48.10	\$58.77	\$67.24	\$76.02	\$95.17	\$107.93	\$74.60	\$93.25	\$109.07	\$124.73	\$157.66	\$179.72	\$99.46	\$124.76	\$146.96	\$168.55	\$213.55	\$242.73	68
69	\$53.82	\$65.92	\$75.49	\$85.23	\$106.44	\$120.64	\$82.14	\$102.82	\$120.38	\$137.18	\$172.61	\$196.41	\$108.43	\$136.25	\$160.69	\$183.59	\$231.37	\$262.46	69
70	\$59.60	\$73.07	\$83.74	\$94.41	\$117.71	\$133.30	\$90.42	\$113.34	\$132.87	\$150.88	\$188.97	\$214.62	\$118.22	\$148.81	\$175.70	\$199.97	\$250.66	\$283.81	70
71 72	\$65.35 \$71.07	\$80.19 \$87.34	\$92.04 \$100.29	\$103.62 \$112.81	\$128.99 \$140.26	\$146.00 \$158.70	\$99.57 \$109.60	\$124.97 \$137.74	\$146.64 \$161.79	\$165.91 \$182.53	\$206.90 \$226.50	\$234.53 \$256.25	\$128.89 \$140.56	\$162.54 \$177.52	\$192.10 \$210.03	\$217.79 \$237.20	\$271.57 \$294.20	\$306.89 \$331.83	71 72
73	\$81.43	\$87.34 \$100.56	\$100.29	\$112.81	\$160.80	\$181.64	\$109.60	\$137.74	\$180.21	\$202.74	\$250.58	\$283.03	\$140.56	\$177.52 \$195.66	\$210.03	\$237.20	\$294.20	\$363.53	73
74	\$91.74	\$113.76	\$131.52	\$147.06	\$181.36	\$204.56	\$134.46	\$170.12	\$200.74	\$225.18	\$277.22	\$312.63	\$169.43	\$215.64	\$256.39	\$287.86	\$354.18	\$398.29	74
75	\$102.07	\$127.01	\$147.14	\$164.21	\$201.89	\$227.49	\$148.95	\$189.04	\$223.59	\$250.12	\$306.69	\$345.32	\$186.05	\$237.67	\$283.24	\$317.11	\$388.62	\$436.35	75
76	\$112.41	\$140.23	\$162.76	\$181.36	\$222.44	\$250.45	\$165.00	\$210.07	\$249.02	\$277.79	\$339.27	\$381.43	\$204.29	\$261.93	\$312.91	\$349.34	\$426.39	\$478.05	76
77 78	\$122.73 \$132.26	\$153.46 \$165.67	\$178.37 \$192.92	\$198.46 \$214.58	\$242.97 \$262.30	\$273.35 \$294.73	\$182.74 \$194.30	\$233.43 \$248.63	\$277.33 \$295.80	\$308.54 \$328.85	\$375.34 \$399.39	\$421.23 \$447.59	\$224.37 \$236.86	\$288.65 \$305.40	\$345.68 \$366.30	\$384.85 \$407.57	\$467.76 \$494.59	\$523.72 \$552.99	77 78
79	\$132.20	\$177.90	\$207.47	\$230.66	\$281.60	\$316.12	\$206.58	\$264.77	\$315.47	\$350.48	\$425.00	\$475.60	\$250.00	\$323.11	\$388.18	\$431.62	\$522.97	\$583.91	79
80	\$151.34	\$190.10	\$222.05	\$246.74	\$300.95	\$337.54	\$219.64	\$282.00	\$336.47	\$373.53	\$452.25	\$505.37	\$264.00	\$341.86	\$411.35	\$457.09	\$552.99	\$616.57	80
81	\$160.88	\$202.35	\$236.60	\$262.82	\$320.28	\$358.91	\$233.51	\$300.31	\$358.84	\$398.11	\$481.24	\$536.99	\$278.69	\$361.71	\$435.89	\$484.10	\$584.74	\$651.05	81
82 83	\$170.40	\$214.58	\$251.19	\$278.94	\$339.59	\$380.29	\$248.27	\$319.85	\$382.71	\$424.29	\$512.05	\$570.61	\$294.24	\$382.71	\$461.93	\$512.66	\$618.28	\$687.48	82
83 84	\$182.92 \$195.48	\$230.77 \$246.95	\$270.55 \$289.93	\$300.42 \$321.95	\$365.55 \$391.53	\$409.02 \$437.78	\$264.00 \$280.72	\$340.56 \$362.56	\$407.92 \$434.83	\$452.10 \$481.73	\$545.14 \$580.35	\$606.89 \$645.49	\$311.38 \$329.52	\$405.61 \$429.91	\$490.17 \$520.17	\$543.86 \$576.94	\$655.35 \$694.65	\$728.06 \$771.03	83 84
85	\$208.00	\$263.14	\$309.31	\$343.43	\$417.46	\$466.52	\$298.51	\$386.01	\$463.50	\$513.33	\$617.85	\$686.54	\$348.73	\$455.66	\$551.97	\$612.05	\$736.31	\$816.57	85
86	\$220.53	\$279.33	\$328.71	\$364.95	\$443.43	\$495.23	\$317.43	\$410.99	\$494.05	\$546.99	\$657.77	\$730.19	\$369.08	\$482.94	\$585.73	\$649.30	\$780.46	\$864.77	86
87	\$233.05	\$295.52	\$348.06	\$386.44	\$469.39	\$523.96	\$337.60	\$437.60	\$526.68	\$582.81	\$700.21	\$776.66	\$390.60	\$511.84	\$621.59	\$688.74	\$827.28	\$915.85	87
88	\$244.86	\$310.39	\$365.74	\$406.19	\$493.63	\$551.08	\$352.68	\$456.91	\$550.04	\$608.63	\$731.47	\$811.38	\$406.57	\$532.62	\$646.95	\$716.93	\$861.47	\$953.84	88
89 90	\$256.71 \$268.51	\$325.25 \$340.12	\$383.42 \$401.10	\$425.90 \$445.63	\$517.86 \$542.08	\$578.18 \$605.25	\$368.45 \$384.91	\$477.08 \$498.15	\$574.45 \$599.92	\$635.64 \$663.81	\$764.13 \$798.25	\$847.65 \$885.54	\$423.18 \$440.47	\$554.25 \$576.76	\$673.34 \$700.84	\$746.23 \$776.77	\$897.07 \$934.13	\$993.43 \$1,034.67	89 90
90	\$280.32	\$354.99	\$401.10	\$465.34	\$542.08 \$566.30	\$632.36	\$402.09	\$498.15 \$520.14	\$626.53	\$693.23	\$833.90	\$925.14	\$440.47 \$458.48	\$600.17	\$700.84	\$808.52		\$1,034.67	90
92	\$292.17	\$369.86	\$436.46	\$485.09	\$590.52	\$659.47	\$420.07	\$543.15	\$654.27	\$724.01	\$871.18	\$966.47	\$477.26	\$624.58	\$759.22	\$841.54	\$1,013.00		92
93	\$300.07	\$379.54	\$447.84	\$497.78	\$606.24	\$676.94	\$430.23	\$555.63	\$669.11	\$740.43	\$891.09	\$988.35	\$487.22	\$636.99	\$774.08	\$858.15	\$1,033.29	\$1,144.45	93
94	\$307.97	\$389.22	\$459.20	\$510.52	\$622.02	\$694.44	\$440.66	\$568.40	\$684.27	\$757.23		\$1,010.72	\$497.40	\$649.65	\$789.25		\$1,053.94		94
95 96	\$315.85 \$323.76	\$398.89 \$408.61	\$470.54 \$481.92	\$523.25 \$536.00	\$637.77 \$653.50	\$711.94 \$729.45	\$451.33 \$462.24	\$581.45 \$594.80	\$699.78 \$715.61	\$774.41 \$791.98	\$932.26 \$953.57	\$1,033.60 \$1.056.97	\$507.79 \$518.39	\$662.57 \$675.73	\$804.73 \$820.48	\$892.34 \$909.94	\$1,075.05 \$1.096.58	\$1,190.06 \$1,213.53	95 96
96	\$323.76	\$418.29	\$481.92	\$548.70	\$669.25	\$746.94	\$473.39	\$608.42	\$731.80	\$809.99		\$1,056.97	\$518.39	\$689.18	\$820.48 \$836.59		\$1,096.58		96
98	\$339.55	\$427.96	\$504.61	\$561.43	\$685.01	\$764.46	\$484.80	\$622.37	\$748.34	\$828.41		\$1,105.32	\$540.30	\$702.90	\$853.03		\$1,140.90		98
99	\$347.46	\$437.64	\$515.97	\$574.17	\$700.73	\$781.95	\$496.51	\$636.63	\$765.27	\$847.26		\$1,130.34	\$551.62	\$716.93	\$869.78		\$1,163.73		99
100+	\$355.36	\$447.32	\$527.35	\$586.86	\$716.51	\$799.43	\$508.49	\$651.22	\$782.60	\$866.55	\$1,043.81	\$1,155.90	\$563.17	\$731.23	\$886.85	\$983.81	\$1,187.03	\$1,312.19	100+

					Annual Prer	mium per \$3	800 Monthly I			% Phase 2 I			% Cumulativ	e Increase)					
Issue			Future Purc	hase Option						pound Inflation		•		Au	to 5% Com	pound Inflati	on		Iss
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Α
25	\$45.29	\$55.44	\$63.32	\$69.86	\$84.43	\$94.45	\$65.86	\$81.35	\$94.30	\$106.47	\$132.39	\$151.48	\$121.02	\$150.28	\$175.67	\$201.31	\$254.61	\$288.54	1
26 27	\$45.56	\$55.70	\$63.86	\$70.40	\$85.09	\$95.25	\$66.79	\$82.56	\$95.79	\$108.20	\$134.65	\$154.15	\$122.50	\$152.02	\$177.79 \$179.94	\$203.72	\$257.82	\$292.29	3
28	\$45.83 \$46.09	\$56.11 \$56.51	\$64.25 \$64.65	\$70.93 \$71.47	\$85.77 \$86.43	\$96.05 \$96.84	\$67.73 \$68.81	\$83.89 \$85.23	\$97.25 \$98.86	\$109.95 \$111.80	\$136.93 \$139.34	\$156.83 \$159.50	\$123.97 \$125.44	\$153.89 \$155.76	\$179.94	\$206.26 \$208.80	\$261.02 \$264.36	\$296.03 \$299.90	
29	\$46.09	\$56.77	\$65.20	\$72.01	\$87.23	\$97.65	\$69.86	\$86.56	\$100.45	\$113.69	\$141.72	\$162.31	\$125.44	\$155.76	\$184.21	\$200.00	\$267.70	\$303.78	
30	\$46.62	\$57.18	\$65.59	\$72.55	\$87.89	\$98.45	\$70.93	\$87.89	\$102.07	\$115.56	\$144.13	\$165.11	\$128.37	\$159.50	\$186.35	\$213.87	\$271.04	\$307.65	
31	\$46.89	\$57.57	\$66.13	\$73.07	\$88.57	\$99.12	\$72.01	\$89.24	\$103.66	\$117.41	\$146.67	\$167.92	\$129.84	\$161.37	\$188.62	\$216.55	\$274.52	\$311.65	
32	\$47.16	\$57.97	\$66.53	\$73.60	\$89.24	\$99.92	\$73.07	\$90.57	\$105.27	\$119.30	\$149.22	\$170.85	\$131.31	\$163.24	\$190.89	\$219.22	\$277.98	\$315.67	
33	\$47.42	\$58.23	\$66.92	\$74.01	\$89.90	\$100.72	\$74.14	\$91.92	\$107.00	\$121.29	\$151.75	\$173.79	\$132.92	\$165.24	\$193.16	\$221.88	\$281.46	\$319.67	
34	\$47.55	\$58.65	\$67.46	\$74.54	\$90.57	\$101.52	\$75.22	\$93.38	\$108.75	\$123.30	\$154.42	\$176.74	\$134.52	\$167.24	\$195.44	\$224.55	\$285.07	\$323.81	
35	\$47.82	\$59.05	\$67.86	\$75.06	\$91.23	\$102.33	\$76.42	\$94.84	\$110.47	\$125.31	\$156.96	\$179.67	\$136.13	\$169.13	\$197.84	\$227.23	\$288.54	\$327.94	
36 37	\$48.36 \$48.90	\$59.72 \$60.38	\$68.81 \$69.60	\$76.14 \$77.08	\$92.44 \$93.78	\$103.80 \$105.27	\$77.88 \$79.35	\$96.71 \$98.59	\$112.62 \$114.87	\$127.84 \$130.38	\$160.30 \$163.64	\$183.41 \$187.29	\$137.98 \$139.87	\$171.38 \$173.66	\$200.51 \$203.18	\$230.30 \$233.51	\$292.56 \$296.69	\$332.63 \$337.44	
38	\$49.29	\$61.05	\$70.53	\$78.14	\$94.97	\$105.27	\$80.82	\$100.45	\$117.15	\$133.06	\$167.11	\$191.16	\$141.72	\$175.00	\$205.10	\$236.71	\$300.83	\$342.23	
39	\$49.83	\$61.71	\$71.34	\$79.09	\$96.32	\$108.20	\$82.29	\$102.33	\$119.43	\$135.73	\$170.59	\$195.16	\$143.61	\$178.33	\$208.80	\$239.92	\$305.11	\$347.18	
40	\$50.36	\$62.52	\$72.27	\$80.15	\$97.65	\$109.67	\$83.75	\$104.32	\$121.83	\$138.52	\$174.20	\$199.31	\$145.48	\$180.74	\$211.60	\$243.25	\$309.39	\$352.12	
41	\$50.77	\$63.18	\$73.07	\$81.08	\$98.86	\$111.14	\$85.37	\$106.34	\$124.23	\$141.33	\$177.79	\$203.45	\$147.35	\$183.15	\$214.40	\$246.60	\$313.79	\$357.20	
42	\$51.29	\$63.86	\$74.01	\$82.16	\$100.19	\$112.62	\$86.97	\$108.33	\$126.64	\$144.13	\$181.53	\$207.72	\$149.35	\$185.56	\$217.34	\$249.94	\$318.20	\$362.27	
43	\$51.83	\$64.52	\$74.80	\$83.09	\$101.39	\$113.95	\$88.57	\$110.47	\$129.18	\$147.08	\$185.27	\$211.99	\$151.35	\$188.08	\$220.29	\$253.41	\$322.74	\$367.49	
44	\$52.24	\$65.20	\$75.75	\$84.16	\$102.73	\$115.42	\$90.17	\$112.62	\$131.71	\$150.02	\$189.16	\$216.41	\$153.35	\$190.62	\$223.22	\$256.88	\$327.28	\$372.70	
45 46	\$52.77 \$53.70	\$65.86 \$67.19	\$76.55 \$78.28	\$85.09 \$87.10	\$104.06 \$106.47	\$116.89 \$119.82	\$91.92 \$95.11	\$114.74 \$118.90	\$134.26 \$138.67	\$153.22 \$157.50	\$193.03 \$197.97	\$220.95 \$226.56	\$155.36 \$157.76	\$193.30 \$196.37	\$226.29 \$229.90	\$260.62 \$264.89	\$331.82 \$337.30	\$377.91 \$384.19	
46 47	\$53.70 \$54.64	\$67.19 \$68.67	\$78.28 \$80.01	\$87.10 \$88.97	\$106.47 \$109.01	\$119.82 \$122.64	\$95.11 \$98.45	\$118.90 \$123.17	\$138.67 \$143.21	\$157.50 \$161.90	\$197.97	\$226.56 \$232.31	\$157.76 \$160.30	\$196.37 \$199.44	\$229.90 \$233.51	\$264.89	\$337.30 \$342.91	\$384.19	
48	\$54.64 \$55.57	\$70.00	\$81.62	\$90.97	\$111.54	\$125.58	\$101.93	\$123.17	\$143.21	\$166.45	\$203.05	\$238.17	\$160.30	\$202.65	\$237.25	\$273.58	\$348.51	\$397.14	1
49	\$56.51	\$71.34	\$83.36	\$92.97	\$113.95	\$128.37	\$105.53	\$132.12	\$152.82	\$171.12	\$213.60	\$244.19	\$165.39	\$205.85	\$240.99	\$277.98	\$354.27	\$403.82	
50	\$57.44	\$72.68	\$85.09	\$94.84	\$116.49	\$131.18	\$109.27	\$136.80	\$157.89	\$175.93	\$219.09	\$250.34	\$167.92	\$209.07	\$244.86	\$282.54	\$360.14	\$410.51	
51	\$58.37	\$74.01	\$86.70	\$96.84	\$119.03	\$134.11	\$113.15	\$141.72	\$163.11	\$180.87	\$224.69	\$256.75	\$170.59	\$212.40	\$248.73	\$287.08	\$366.16	\$417.32	
52	\$59.31	\$75.35	\$88.43	\$98.73	\$121.56	\$136.93	\$117.15	\$146.81	\$168.44	\$185.96	\$230.43	\$263.30	\$173.26	\$215.74	\$252.75	\$291.74	\$372.16	\$424.26	
53	\$60.25	\$76.68	\$90.17	\$100.72	\$123.97	\$139.87	\$121.29	\$152.02	\$174.06	\$191.16	\$236.31	\$269.97	\$175.93	\$219.22	\$256.75	\$296.43	\$378.31	\$431.34	
54	\$61.31	\$78.01	\$91.76	\$102.60	\$126.51	\$142.67	\$125.58	\$157.50	\$179.81	\$196.50	\$242.33	\$276.79	\$178.74	\$222.68	\$260.89	\$301.24	\$384.58	\$438.55	1 :
55 56	\$62.26 \$68.26	\$79.35 \$86.16	\$93.51 \$100.86	\$104.59 \$113.01	\$129.05 \$139.87	\$145.48 \$157.89	\$129.58 \$135.73	\$163.11 \$170.85	\$185.96 \$194.77	\$201.84 \$212.67	\$247.93 \$262.90	\$284.00 \$301.37	\$181.53 \$189.02	\$226.16 \$236.05	\$265.02 \$276.93	\$306.04 \$320.20	\$391.00 \$409.84	\$445.76 \$467.54	
57	\$74.27	\$92.97	\$100.00	\$121.43	\$150.68	\$170.46	\$133.73	\$170.00	\$203.98	\$224.16	\$278.78	\$319.80	\$196.90	\$246.33	\$289.34	\$335.03	\$429.62	\$490.39	1
58	\$80.29	\$99.66	\$115.42	\$129.84	\$161.63	\$182.88	\$149.08	\$187.55	\$213.60	\$236.18	\$295.63	\$339.31	\$205.05	\$257.02	\$302.30	\$350.53	\$450.32	\$514.29	}
59	\$86.30	\$106.47	\$122.64	\$138.26	\$172.46	\$195.29	\$156.17	\$196.50	\$223.62	\$248.88	\$313.52	\$360.01	\$213.60	\$268.24	\$315.93	\$366.83	\$472.09	\$539.42	
60	\$92.31	\$113.28	\$129.98	\$146.67	\$183.28	\$207.72	\$163.64	\$205.85	\$234.17	\$262.23	\$332.50	\$381.91	\$222.42	\$279.86	\$330.09	\$383.79	\$494.92	\$565.72	- 6
61	\$98.32	\$120.10	\$137.32	\$155.22	\$194.10	\$220.14	\$171.52	\$215.61	\$245.26	\$276.39	\$352.67	\$405.15	\$231.63	\$292.01	\$344.92	\$401.56	\$518.84	\$593.38	- 6
62	\$104.32	\$126.78	\$144.54	\$163.64	\$205.05	\$232.57	\$179.81	\$225.90	\$256.62	\$291.35	\$374.30	\$429.88	\$241.38	\$304.70	\$360.55	\$420.26	\$543.82	\$622.63	-
63 64	\$115.15 \$126.10	\$140.26 \$153.63	\$159.91 \$175.41	\$181.01 \$198.51	\$226.96 \$249.01	\$257.69 \$282.67	\$192.76 \$206.66	\$241.78 \$258.90	\$276.25 \$297.36	\$314.33 \$339.17	\$402.90 \$433.62	\$462.20 \$496.94	\$258.90 \$277.72	\$326.22 \$349.33	\$385.65 \$412.51	\$448.44 \$478.50	\$578.41 \$615.15	\$661.51 \$702.78	6
65	\$137.06	\$167.11	\$190.76	\$216.01	\$271.04	\$307.65	\$200.00	\$277.19	\$320.07	\$365.89	\$466.74	\$534.34	\$297.89	\$374.03	\$441.23	\$510.57	\$654.29	\$746.74	6
66	\$137.00	\$180.48	\$206.13	\$233.51	\$292.95	\$332.63	\$237.38	\$296.69	\$344.51	\$394.74	\$502.40	\$574.54	\$319.54	\$400.49	\$471.94	\$544.75	\$695.97	\$793.36	1 6
67	\$158.97	\$193.96	\$221.47	\$250.87	\$314.99	\$357.60	\$254.47	\$317.53	\$371.10	\$425.88	\$540.75	\$617.56	\$342.65	\$428.93	\$504.68	\$581.09	\$740.19	\$842.91	è
68	\$180.61	\$220.68	\$252.48	\$285.46	\$357.34	\$405.30	\$280.13	\$350.13	\$409.57	\$468.35	\$592.04	\$674.86	\$373.51	\$468.48	\$551.84	\$632.93	\$801.90	\$911.45	6
69	\$202.11	\$247.53	\$283.47	\$320.07	\$399.69	\$452.99	\$308.44	\$386.07	\$452.05	\$515.10	\$648.15	\$737.52	\$407.17	\$511.62	\$603.41	\$689.43	\$868.82	\$985.58	- 6
70	\$223.75	\$274.38	\$314.46	\$354.53	\$442.02	\$500.54	\$339.57	\$425.59	\$498.93	\$566.53	\$709.59	\$805.90	\$443.91	\$558.78	\$659.78	\$750.88	\$941.24		7
71	\$245.39	\$301.09	\$345.58	\$389.14	\$484.37	\$548.23	\$373.90	\$469.28	\$550.64	\$623.04	\$776.93	\$880.73	\$483.98	\$610.35	\$721.36	\$817.81	\$1,019.78		7
72	\$266.90	\$327.94	\$376.57	\$423.60	\$526.72	\$595.91	\$411.57	\$517.24	\$607.54	\$685.42	\$850.53	\$962.20	\$527.79	\$666.59	\$788.68	\$890.75			- 3
73 74	\$305.78 \$344.51	\$377.64 \$427.21	\$435.22 \$493.87	\$487.98 \$552.23	\$603.80 \$681.01	\$682.08 \$768.11	\$455.93 \$504.94	\$574.82 \$638.79	\$676.74 \$753.82	\$761.30 \$845.58	\$940.97 \$1,041.03	\$1,062.79 \$1,173.94	\$579.49 \$636.26	\$734.71 \$809.78	\$871.37	\$981.31 \$1,080.97			1
74 75	\$383.25	\$427.21	\$493.87 \$552.50	\$616.63	\$758.09	\$854.27	\$504.94 \$559.31	\$709.87	\$839.58	\$939.22	\$1,041.03		\$698.64	\$892.47			\$1,329.96		1
76	\$422.13	\$526.59	\$611.15	\$681.01	\$835.30	\$940.43	\$619.56	\$788.81	\$935.09	\$1,043.15	\$1,273.99	\$1,432.29	\$767.17	\$983.59	\$1,175.01	\$1,311.79			1
77	\$460.87	\$576.29	\$669.80	\$745.26		\$1,026.45	\$686.21	\$876.57	\$1,041.43	\$1,158.58	\$1,409.44		\$842.51	\$1,083.91	\$1,298.04	\$1,445.11			1
78	\$496.67	\$622.09	\$724.43	\$805.77	\$984.92	\$1,106.74	\$729.63	\$933.63	\$1,110.76	\$1,234.85	\$1,499.75	\$1,680.76	\$889.39	\$1,146.82		\$1,530.47	\$1,857.22	\$2,076.57	1 7
79	\$532.47	\$668.05	\$779.06	\$866.15		\$1,187.02	\$775.72	\$994.27	\$1,184.62				\$938.96	\$1,213.34	\$1,457.67	\$1,620.77			
80	\$568.26	\$713.88	\$833.83		\$1,130.12		\$824.75		\$1,263.44	\$1,402.63			\$991.33	\$1,283.73		\$1,716.42			1
81	\$604.07 \$639.87	\$759.84 \$805.77	\$888.47 \$943.23		\$1,202.65	\$1,347.73 \$1,428.02				\$1,494.94 \$1.593.25			\$1,046.50	\$1,358.29		\$1,817.81		\$2,444.72 \$2.581.51	
82 83	\$639.87 \$686.90	\$805.77 \$866.56	\$943.23 \$1.015.91	\$1,047.44 \$1,128.12	\$1,275.20 \$1,372.71	\$1,428.02 \$1,535.95	\$932.28	\$1,201.06 \$1,278.81	\$1,437.10 \$1,531.82	\$1,593.25 \$1,697.72	\$1,922.81	\$2,142.69	\$1,104.87 \$1,169.26	\$1,437.10 \$1,523.13	\$1,734.58 \$1,840.65	\$1,925.08			
84	\$734.05	\$927.34				\$1,643.88	\$1.054.12			\$1,808.99			\$1,109.20		\$1,040.00				
85	\$781.07	\$988.12				\$1,751.83				\$1,927.62			\$1,309.53			\$2,298.31			
86					\$1,665.13					\$2,053.99					\$2,199.46				1 3
87	\$875.11	\$1,109.68	\$1,306.99	\$1,451.13	\$1,762.64	\$1,967.56	\$1,267.72	\$1,643.21	\$1,977.71	\$2,188.51	\$2,629.33	\$2,916.41	\$1,466.75	\$1,922.01	\$2,334.11	\$2,586.32	\$3,106.50	\$3,439.13	8
88		\$1,165.52	\$1,373.37	\$1,525.27	\$1,853.61	\$2,069.35	\$1,324.36	\$1,715.76	\$2,065.47	\$2,285.48			\$1,526.73	\$2,000.02	\$2,429.35	\$2,692.12			8
89			\$1,439.77			\$2,171.14				\$2,386.88		\$3,183.04	\$1,589.12	\$2,081.23		\$2,802.20	\$3,368.60		1 1
90			\$1,506.16			\$2,272.81			\$2,252.77		\$2,997.50		\$1,654.04	\$2,165.80		\$2,916.80	\$3,507.78		!
91	\$1,052.65	+ .,	\$1,572.55	\$1,747.41	\$2,126.53	\$2,374.59	\$1,509.90	\$1,953.14	\$2,352.68			\$3,473.99	\$1,721.63	\$2,253.70	\$2,739.14	\$3,036.10	\$3,652.86		1
92 93			\$1,638.95 \$1.681.69			\$2,476.39	\$1,577.36		\$2,456.88 \$2,512.58	\$2,718.71 \$2,780.43	\$3,271.35 \$3,346.15	\$3,629.22	\$1,792.16 \$1.829.56	\$2,345.33 \$2,391.95	\$2,850.96 \$2,906.78	\$3,160.06 \$3,222.45	\$3,803.94 \$3,880.09		
93	\$1,126.77	Ψ.,	\$1,681.69	\$1,869.24 \$1,917.07	\$2,276.54	\$2,541.97 \$2,607.69	\$1,615.57 \$1,654.70	\$2,086.45 \$2,134.41	\$2,512.58 \$2,569.48	\$2,780.43	\$3,346.15		\$1,829.56	\$2,391.95	\$2,906.78	\$3,222.45			
95	\$1,156.43		\$1,724.29			\$2,607.69	\$1,654.70		\$2,569.48		\$3,422.56		\$1,867.77	\$2,488.00	\$3,021.81	\$3,286.03			
96	\$1,100.09					\$2,073.42			\$2,627.74			\$3,969.04	\$1,906.76		\$3,080.99				
97	\$1,245.41				\$2,513.13		\$1,777.60						\$1,987.33	\$2,587.93					
98	\$1,275.07			\$2,108.22	\$2,572.30	\$2,870.59	\$1,820.48	\$2,337.06	\$2,810.07	\$3,110.77	\$3,746.37	\$4,150.59	\$2,028.88	\$2,639.48		\$3,552.93			
99	\$1,304,72	\$1,643.35			\$2,631.34					\$3,181.57					\$3,266.13				9
100+	\$1,334,38	\$1.679.69	\$1.980.25		\$2,690.52	\$3,001.90		\$2,445.39	\$2,938.72	\$3,253.97	\$3.919.63	\$4,340.55	\$2,114.76	\$2,745.82	\$3,330.25	\$3,694.26	\$4,457.43	\$4,927.37	10

ŀ				M	Monthly Pren	nium per \$3	00 Monthly E	Benefit Amou	unt After 109 Facility - 30		crease (Re	sulting in 21	% Cumulativ	e Increase)					
Issue		F	Future Purch	ase Option		I		Aut	o 3% Comp		n	1		Au	o 5% Comp	ound Inflatio	n		Iss
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$2.53	\$3.21	\$3.78	\$4.25	\$5.19	\$5.83	\$3.83	\$4.94	\$5.89	\$6.73	\$8.47	\$9.60	\$7.65	\$10.00	\$12.05	\$14.01	\$17.95	\$20.44	2
26	\$2.54	\$3.23	\$3.82	\$4.27	\$5.24	\$5.89	\$3.88	\$5.03	\$5.97	\$6.85	\$8.61	\$9.78	\$7.73	\$10.12	\$12.19	\$14.18	\$18.18	\$20.70	2
27 28	\$2.55 \$2.56	\$3.26 \$3.28	\$3.84 \$3.86	\$4.31 \$4.35	\$5.28 \$5.32	\$5.93 \$5.97	\$3.95 \$4.00	\$5.10 \$5.19	\$6.07 \$6.17	\$6.97 \$7.10	\$8.78 \$8.93	\$9.96 \$10.14	\$7.82 \$7.91	\$10.24 \$10.36	\$12.33 \$12.47	\$14.36 \$14.53	\$18.41 \$18.65	\$20.97 \$21.24	2
28	\$2.56 \$2.57	\$3.28 \$3.29	\$3.88	\$4.35 \$4.37	\$5.32 \$5.36	\$6.03	\$4.00 \$4.07	\$5.19 \$5.28	\$6.27	\$7.10	\$9.09	\$10.14	\$8.01	\$10.36	\$12.47 \$12.62	\$14.53 \$14.72	\$18.88	\$21.24	1
30	\$2.57	\$3.29	\$3.92	\$4.40	\$5.40	\$6.03	\$4.07	\$5.26 \$5.36	\$6.38	\$7.22	\$9.09	\$10.52	\$8.11	\$10.46	\$12.02	\$14.72	\$19.12	\$21.79	3
31	\$2.62	\$3.34	\$3.95	\$4.43	\$5.45	\$6.13	\$4.19	\$5.45	\$6.49	\$7.46	\$9.42	\$10.32	\$8.21	\$10.00	\$12.76	\$15.08	\$19.36	\$22.07	3
32	\$2.63	\$3.36	\$3.97	\$4.47	\$5.48	\$6.17	\$4.25	\$5.53	\$6.60	\$7.59	\$9.58	\$10.71	\$8.31	\$10.73	\$13.09	\$15.26	\$19.60	\$22.35	3
33	\$2.64	\$3.38	\$3.99	\$4.50	\$5.53	\$6.22	\$4.31	\$5.61	\$6.70	\$7.72	\$9.76	\$11.10	\$8.39	\$10.99	\$13.26	\$15.44	\$19.84	\$22.64	3
34	\$2.65	\$3,40	\$4.03	\$4.52	\$5.57	\$6.27	\$4.38	\$5.71	\$6.81	\$7.85	\$9.92	\$11.30	\$8.49	\$11.12	\$13.41	\$15.63	\$20.10	\$22.94	3
35	\$2.66	\$3.42	\$4.06	\$4.57	\$5.61	\$6.31	\$4.47	\$5.80	\$6.93	\$7.99	\$10.11	\$11.51	\$8.59	\$11.25	\$13.56	\$15.83	\$20.35	\$23.22	3
36	\$2.68	\$3.47	\$4.10	\$4.62	\$5.69	\$6.40	\$4.57	\$5.91	\$7.08	\$8.15	\$10.32	\$11.76	\$8.71	\$11.41	\$13.75	\$16.05	\$20.65	\$23.55	3
37	\$2.73	\$3.50	\$4.15	\$4.69	\$5.78	\$6.50	\$4.66	\$6.02	\$7.23	\$8.33	\$10.54	\$12.01	\$8.83	\$11.57	\$13.93	\$16.26	\$20.93	\$23.88	3
38	\$2.75	\$3.54	\$4.21	\$4.74	\$5.84	\$6.58	\$4.75	\$6.14	\$7.37	\$8.49	\$10.77	\$12.27	\$8.95	\$11.73	\$14.11	\$16.48	\$21.22	\$24.22	3
39	\$2.77	\$3.59	\$4.26	\$4.81	\$5.93	\$6.68	\$4.85	\$6.26	\$7.51	\$8.68	\$11.00	\$12.54	\$9.08	\$11.88	\$14.30	\$16.71	\$21.53	\$24.57	3
40	\$2.79	\$3.62	\$4.31	\$4.86	\$6.01	\$6.77	\$4.96	\$6.38	\$7.67	\$8.86	\$11.24	\$12.80	\$9.20	\$12.05	\$14.50	\$16.94	\$21.82	\$24.93	4
41	\$2.83	\$3.65	\$4.37	\$4.93	\$6.08	\$6.86	\$5.07	\$6.50	\$7.83	\$9.04	\$11.48	\$13.08	\$9.32	\$12.20	\$14.69	\$17.17	\$22.13	\$25.28	4
42	\$2.86	\$3.71	\$4.42	\$4.98	\$6.16	\$6.94	\$5.18	\$6.62	\$7.99	\$9.23	\$11.73	\$13.35	\$9.44	\$12.36	\$14.88	\$17.40	\$22.45	\$25.64	4
43 44	\$2.88 \$2.90	\$3.74 \$3.77	\$4.47 \$4.52	\$5.05 \$5.10	\$6.25 \$6.31	\$7.04 \$7.13	\$5.29 \$5.40	\$6.74 \$6.88	\$8.14 \$8.32	\$9.43 \$9.63	\$11.98 \$12.23	\$13.65 \$13.94	\$9.56 \$9.69	\$12.54 \$12.71	\$15.09 \$15.29	\$17.64 \$17.89	\$22.76 \$23.08	\$26.00 \$26.38	4
44 45	\$2.90 \$2.94		T	+	+	4	+	+	\$8.32 \$8.47	\$9.63 \$9.81	<b>+</b> · <b>-</b> · <b>-</b> ·				T				
45 46	\$2.94 \$2.99	\$3.83 \$3.89	\$4.58 \$4.68	\$5.17 \$5.29	\$6.40 \$6.55	\$7.23 \$7.39	\$5.52 \$5.80	\$7.01 \$7.36	\$8.47 \$8.86	\$9.81 \$10.19	\$12.50 \$12.82	\$14.26 \$14.62	\$9.81 \$9.97	\$12.86 \$13.07	\$15.50 \$15.74	\$18.14 \$18.43	\$23.40 \$23.79	\$26.76 \$27.21	4
46	\$2.99	\$3.89	\$4.68 \$4.79	\$5.29 \$5.41	\$6.70	\$7.58	\$5.80 \$6.08	\$7.73	\$9.26	\$10.19	\$12.82	\$14.62	\$10.13	\$13.07	\$15.74 \$15.99	\$18.43	\$23.79 \$24.19	\$27.21	4
48	\$3.04	\$4.06	\$4.73	\$5.52	\$6.86	\$7.76	\$6.40	\$8.13	\$9.68	\$11.00	\$13.48	\$15.38	\$10.13	\$13.48	\$16.25	\$19.03	\$24.19	\$28.12	4
49	\$3.15	\$4.14	\$4.97	\$5.64	\$7.02	\$7.70	\$6.73	\$8.55	\$10.12	\$11.42	\$13.48	\$15.77	\$10.44	\$13.70	\$16.50	\$19.35	\$25.00	\$28.59	4
50	\$3.19	\$4.21	\$5.08	\$5.76	\$7.16	\$8.11	\$7.06	\$8.98	\$10.57	\$11.87	\$14.17	\$16.19	\$10.60	\$13.92	\$16.78	\$19.67	\$25.41	\$29.06	5
51	\$3.26	\$4.28	\$5.18	\$5.89	\$7.33	\$8.27	\$7.43	\$9.44	\$11.06	\$12.33	\$14.53	\$16.61	\$10.77	\$14.14	\$17.04	\$19.98	\$25.84	\$29.55	5
52	\$3.30	\$4.37	\$5.28	\$6.01	\$7.48	\$8.46	\$7.81	\$9.92	\$11.56	\$12.80	\$14.91	\$17.05	\$10.93	\$14.37	\$17.30	\$20.31	\$26.26	\$30.04	5
53	\$3.36	\$4.44	\$5.39	\$6.12	\$7.62	\$8.64	\$8.21	\$10.43	\$12.08	\$13.30	\$15.28	\$17.49	\$11.11	\$14.60	\$17.58	\$20.64	\$26.70	\$30.54	5
54	\$3.41	\$4.52	\$5.48	\$6.24	\$7.78	\$8.81	\$8.61	\$10.97	\$12.62	\$13.82	\$15.68	\$17.93	\$11.28	\$14.83	\$17.86	\$20.97	\$27.14	\$31.05	5
55	\$3.47	\$4.60	\$5.58	\$6.36	\$7.94	\$8.99	\$9.05	\$11.51	\$13.19	\$14.36	\$16.08	\$18.40	\$11.46	\$15.05	\$18.16	\$21.31	\$27.58	\$31.57	5
56	\$3.80	\$4.99	\$6.02	\$6.86	\$8.60	\$9.76	\$9.50	\$12.08	\$13.83	\$15.04	\$17.07	\$19.55	\$11.94	\$15.71	\$18.98	\$22.30	\$28.91	\$33.12	5
57	\$4.13	\$5.39	\$6.45	\$7.37	\$9.27	\$10.53	\$9.97	\$12.67	\$14.51	\$15.76	\$18.13	\$20.76	\$12.43	\$16.38	\$19.82	\$23.33	\$30.29	\$34.74	5
58	\$4.47	\$5.79	\$6.89	\$7.89	\$9.93	\$11.29	\$10.47	\$13.30	\$15.22	\$16.53	\$19.24	\$22.03	\$12.95	\$17.09	\$20.71	\$24.41	\$31.77	\$36.43	5
59 60	\$4.81	\$6.17	\$7.33	\$8.39	\$10.62	\$12.07	\$10.99	\$13.95	\$15.96	\$17.33	\$20.43	\$23.39	\$13.48	\$17.83	\$21.65	\$25.53	\$33.30	\$38.21	5
61	\$5.13 \$5.47	\$6.57 \$6.96	\$7.76 \$8.20	\$8.91 \$9.43	\$11.28 \$11.95	\$12.83 \$13.60	\$11.53 \$12.10	\$14.64 \$15.37	\$16.73 \$17.56	\$18.16 \$19.04	\$21.68 \$23.01	\$24.83 \$26.37	\$14.04 \$14.62	\$18.61 \$19.43	\$22.62 \$23.63	\$26.72 \$27.95	\$34.91 \$36.59	\$40.08 \$42.05	6 6
62	\$5.81	\$7.36	\$8.62	\$9.93	\$12.61	\$14.37	\$12.72	\$16.13	\$18.41	\$19.98	\$24.40	\$27.98	\$15.24	\$20.28	\$24.71	\$29.26	\$38.36	\$44.11	6:
63	\$6.41	\$8.13	\$9.55	\$11.00	\$13.96	\$15.92	\$13.43	\$17.03	\$19.44	\$21.08	\$26.28	\$30.13	\$16.34	\$21.73	\$26.42	\$31.22	\$40.80	\$46.86	6
64	\$7.02	\$8.91	\$10.47	\$12.06	\$15.32	\$17.45	\$14.18	\$17.97	\$20.52	\$22.24	\$28.31	\$32.43	\$17.52	\$23.25	\$28.27	\$33.31	\$43.41	\$49.80	6
65	\$7.63	\$9.68	\$11.39	\$13.11	\$16.67	\$19.00	\$14.98	\$18.98	\$21.65	\$23.46	\$30.50	\$34.91	\$18.79	\$24.90	\$30.23	\$35.54	\$46.17	\$52.90	6
66	\$8.24	\$10.47	\$12.31	\$14.17	\$18.02	\$20.54	\$15.82	\$20.03	\$22.85	\$24.76	\$32.87	\$37.58	\$20.16	\$26.66	\$32.33	\$37.92	\$49.10	\$56.21	66
67	\$8.84	\$11.24	\$13.22	\$15.24	\$19.37	\$22.09	\$16.70	\$21.15	\$24.11	\$26.11	\$35.38	\$40.43	\$21.63	\$28.55	\$34.58	\$40.46	\$52.22	\$59.70	67
68	\$10.05	\$12.79	\$15.08	\$17.33	\$21.98	\$25.03	\$18.00	\$22.99	\$26.52	\$29.05	\$38.79	\$44.25	\$23.57	\$31.17	\$37.82	\$44.07	\$56.57	\$64.56	6
69	\$11.25	\$14.36	\$16.93	\$19.44	\$24.59	\$27.97	\$19.38	\$24.99	\$29.17	\$32.33	\$42.50	\$48.42	\$25.70	\$34.03	\$41.35	\$48.00	\$61.29	\$69.81	69
70	\$12.45	\$15.90	\$18.78	\$21.53 \$23.62	\$27.19 \$29.79	\$30.92	\$20.89	\$27.17 \$29.52	\$32.09	\$35.97 \$40.03	\$46.60	\$53.00	\$28.03	\$37.17	\$45.21	\$52.28	\$66.40	\$75.48	70
71 72	\$13.66 \$14.86	\$17.46 \$19.01	\$20.64 \$22.48	\$23.62 \$25.73	\$29.79 \$32.40	\$33.86 \$36.80	\$22.51 \$24.23	\$29.52 \$32.09	\$35.30 \$38.83	\$40.03 \$44.54	\$51.07 \$56.00	\$58.00 \$63.48	\$30.56 \$33.32	\$40.60 \$44.36	\$49.43 \$54.04	\$56.95 \$62.03	\$71.92 \$77.91	\$81.62 \$88.25	7° 72
73	\$14.86 \$17.02	\$19.01 \$21.89	\$22.48 \$25.98	\$25.73 \$29.63	\$32.40 \$37.14	\$36.80 \$42.12	\$24.23 \$26.85	\$32.09 \$35.68	\$38.83 \$43.30	\$44.54 \$49.52	\$56.00 \$62.04	\$63.48 \$70.21	\$33.32 \$36.59	\$44.36 \$48.88	\$54.04 \$59.70	\$62.03 \$68.33	\$77.91 \$85.49	\$88.25 \$96.69	7:
73 74	\$17.02 \$19.18	\$21.89 \$24.77	\$25.98 \$29.48	\$29.63	\$37.14 \$41.89	\$42.12 \$47.43	\$26.85 \$29.74	\$35.68 \$39.69	\$43.30 \$48.27	\$49.52 \$55.07	\$62.04 \$68.73	\$70.21 \$77.67	\$36.59 \$40.17	\$48.88 \$53.88	\$59.70 \$65.96	\$68.33 \$75.27	\$85.49 \$93.80	\$96.69 \$105.94	7
75	\$21.33	\$27.65	\$32.99	\$37.43	\$46.63	\$52.76	\$32.95	\$44.14	\$53.82	\$61.24	\$76.13	\$85.92	\$44.11	\$59.39	\$72.86	\$82.92	\$102.93	\$105.94	7
76	\$23.50	\$30.53	\$36.49	\$41.35	\$51.38	\$58.07	\$36.50	\$49.09	\$60.01	\$68.10	\$84.34	\$95.05	\$48.42	\$65.45	\$80.50	\$91.34	\$112.93	\$127.16	7
77	\$25.65	\$33.41	\$39.97	\$45.25	\$56.12	\$63.39	\$40.41	\$54.58	\$66.91	\$75.74	\$93.42	\$105.16	\$53.20	\$72.13	\$88.95	\$100.63	\$123.89	\$139.29	7
78	\$27.65	\$36.06	\$43.24	\$48.92	\$60.59	\$68.35	\$42.97	\$58.17	\$71.42	\$80.81	\$99.54	\$111.89	\$56.16	\$76.32	\$94.26	\$106.57	\$131.00	\$147.09	7
79	\$29.65	\$38.72	\$46.51	\$52.59	\$65.05	\$73.32	\$45.68	\$61.99	\$76.25	\$86.22	\$106.04	\$119.05	\$59.29	\$80.74	\$99.89	\$112.86	\$138.51	\$155.32	7
80	\$31.65	\$41.38	\$49.78	\$56.25	\$69.50	\$78.28	\$48.55	\$66.07	\$81.41	\$91.98	\$112.98	\$126.68	\$62.59	\$85.43	\$105.85	\$119.53	\$146.45	\$164.00	8
81	\$33.63	\$44.04	\$53.04	\$59.92	\$73.96	\$83.23	\$51.62	\$70.41	\$86.90	\$98.14	\$120.36	\$134.78	\$66.08	\$90.39	\$112.17	\$126.58	\$154.86	\$173.17	8
82	\$35.62	\$46.71	\$56.30	\$63.59	\$78.43	\$88.19	\$54.86	\$75.03	\$92.77	\$104.70	\$128.22	\$143.41	\$69.76	\$95.63	\$118.86	\$134.05	\$163.75	\$182.84	8.
83	\$38.24	\$50.23	\$60.64	\$68.50	\$84.44	\$94.85	\$58.33	\$79.96	\$98.99	\$111.69	\$136.68	\$152.74	\$73.82	\$101.37	\$126.13	\$142.20	\$173.58	\$193.63	8
84	\$40.87	\$53.75	\$64.99	\$73.40	\$90.42	\$101.52	\$62.03	\$85.21	\$105.63	\$119.16	\$145.68	\$162.67	\$78.13	\$107.44	\$133.85	\$150.85	\$183.99	\$205.07	8
85	\$43.47	\$57.28	\$69.34	\$78.30	\$96.43	\$108.19	\$65.96	\$90.79	\$112.73	\$127.13	\$155.29	\$173.26	\$82.68	\$113.87	\$142.04	\$160.04	\$195.02	\$217.18	8
86	\$46.09	\$60.81	\$73.69	\$83.20	\$102.41	\$114.84	\$70.14	\$96.76	\$120.29	\$135.62	\$165.53	\$184.54	\$87.49	\$120.68	\$150.73	\$169.77	\$206.71	\$230.01	8
87	\$48.72	\$64.33	\$78.03	\$88.11	\$108.42	\$121.51	\$74.58	\$103.09	\$128.36	\$144.67	\$176.44	\$196.54	\$92.60	\$127.91	\$159.94	\$180.09	\$219.11	\$243.60	8
88 89	\$51.18 \$53.65	\$67.55 \$70.80	\$81.99 \$85.95	\$92.60 \$97.11	\$114.00 \$119.59	\$127.79 \$134.08	\$77.91 \$81.39	\$107.72 \$112.56	\$134.18 \$140.26	\$151.24 \$158.11	\$184.54 \$193.00	\$205.58 \$215.03	\$96.39 \$100.33	\$133.10 \$138.51	\$166.47 \$173.27	\$187.45 \$195.12	\$228.17 \$237.60	\$253.70 \$264.23	8 8
90	\$56.13	\$70.80	\$89.91	\$101.61	\$119.59	\$134.08	\$81.39 \$85.02	\$117.62	\$140.26	\$165.30	\$201.85	\$215.03	\$100.33	\$144.13	\$173.27	\$195.12	\$237.60	\$204.23	9
91	\$58.60	\$74.03	\$93.89	\$101.61	\$125.20	\$140.36	\$85.02 \$88.80	\$117.62	\$153.29	\$172.81	\$201.85	\$224.92	\$104.43	\$150.00	\$180.36	\$203.08	\$247.42	\$275.19	9
91	\$61.07	\$77.28 \$80.51	\$93.89 \$97.85	\$106.10	\$130.79	\$146.64	\$88.80	\$122.91	\$160.23	\$172.81	\$211.11	\$235.25	\$108.70	\$150.00	\$187.70	\$211.39	\$268.29	\$298.51	9
92	\$62.72	\$80.51	\$100.40	\$110.59	\$136.39	\$152.93	\$92.76 \$94.96	\$128.46	\$160.23	\$184.92	\$220.79	\$246.06	\$115.15	\$150.08	\$195.36	\$220.04	\$268.29	\$298.51	9
94	\$64.37	\$84.72	\$100.40	\$116.40	\$140.02	\$161.04	\$97.23	\$134.60	\$167.85	\$189.29	\$231.42	\$257.77	\$117.92	\$162.34	\$203.08	\$228.81	\$279.15	\$304.40	9
95	\$66.03	\$86.83	\$105.49	\$119.30	\$147.29	\$165.11	\$99.54	\$137.79	\$171.80	\$193.75	\$236.92	\$263.85	\$120.38	\$165.56	\$207.06	\$233.32	\$284.74	\$316.53	9
96	\$67.67	\$88.94	\$108.03	\$122.20	\$150.93	\$169.16	\$101.90	\$141.04	\$175.84	\$198.33	\$242.56	\$270.05	\$122.90	\$168.86	\$211.12	\$237.92	\$290.43	\$322.77	9
97	\$69.33	\$91.06	\$110.57	\$125.10	\$154.58	\$173.22	\$104.32	\$144.39	\$179.97	\$203.02	\$248.33	\$276.40	\$125.47	\$172.22	\$215.26	\$242.61	\$296.23	\$329.13	9
98	\$70.98	\$93.16	\$113.12	\$128.01	\$158.21	\$177.28	\$106.81	\$147.83	\$184.21	\$207.80	\$254.23	\$282.90	\$128.08	\$175.66	\$219.48	\$247.39	\$302.15	\$335.62	9
99	\$72.63	\$95.26	\$115.67	\$130.90	\$161.85	\$181.34	\$109.35	\$151.35	\$188.54	\$212.71	\$260.28	\$289.55	\$130.75	\$179.17	\$223.80	\$252.26	\$308.19	\$342.23	9
99		\$97.37	\$118.22	\$133.80	\$165.48	\$185.38	\$111.95	\$154.96	\$192.97	\$217.72	\$266.48	\$296.36	\$133.46	\$182.74	\$228.18	\$257.24	\$314.35	\$348.99	10

ļ				C	uarterly Prer	mium per \$3	300 Monthly I	Benefit Amo	unt After 10 Facility - 30		ncrease (Re	esulting in 21	% Cumulativ	ve Increase)					
Issue		F	uture Purch	ase Option				Aut		ound Inflatio	n			Aut	o 5% Comp	ound Inflatio	n		Issi
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$7.43	\$9.43	\$11.13	\$12.49	\$15.26	\$17.15	\$11.24	\$14.52	\$17.29	\$19.79	\$24.90	\$28.24	\$22.48	\$29.38	\$35.40	\$41.21	\$52.79	\$60.09	2
26 27	\$7.47 \$7.50	\$9.50 \$9.57	\$11.21 \$11.28	\$12.56 \$12.67	\$15.40 \$15.51	\$17.29 \$17.44	\$11.42 \$11.59	\$14.76 \$15.02	\$17.57 \$17.86	\$20.13 \$20.48	\$25.32 \$25.80	\$28.75 \$29.28	\$22.74 \$22.98	\$29.74 \$30.10	\$35.83 \$36.26	\$41.70 \$42.20	\$53.47 \$54.15	\$60.86 \$61.66	2
28	\$7.54	\$9.65	\$11.35	\$12.07	\$15.65	\$17.44	\$11.77	\$15.02	\$18.14	\$20.46	\$26.26	\$29.20	\$23.27	\$30.10	\$36.20	\$42.72	\$54.82	\$62.44	2
29	\$7.58	\$9.68	\$11.42	\$12.84	\$15.75	\$17.71	\$11.96	\$15.51	\$18.43	\$21.20	\$26.72	\$30.35	\$23.55	\$30.81	\$37.10	\$43.26	\$55.50	\$63.25	2
30	\$7.61	\$9.76	\$11.53	\$12.95	\$15.86	\$17.86	\$12.13	\$15.75	\$18.74	\$21.56	\$27.18	\$30.92	\$23.84	\$31.16	\$37.58	\$43.79	\$56.21	\$64.08	3
31	\$7.69	\$9.81	\$11.59	\$13.02	\$16.01	\$18.01	\$12.31	\$16.01	\$19.07	\$21.91	\$27.68	\$31.48	\$24.11	\$31.53	\$38.03	\$44.32	\$56.91	\$64.89	3
32	\$7.72	\$9.85	\$11.66	\$13.13	\$16.12	\$18.14	\$12.49	\$16.26	\$19.38	\$22.30	\$28.17	\$32.05	\$24.41	\$31.91	\$38.49	\$44.86	\$57.63	\$65.70	3
33	\$7.76	\$9.92	\$11.74	\$13.23	\$16.26	\$18.28	\$12.67	\$16.50	\$19.71	\$22.70	\$28.68	\$32.63	\$24.68	\$32.31	\$38.95	\$45.39	\$58.34	\$66.56	3
34 35	\$7.79 \$7.83	\$10.00 \$10.07	\$11.85 \$11.92	\$13.31 \$13.41	\$16.36 \$16.50	\$18.43 \$18.58	\$12.87 \$13.13	\$16.80 \$17.04	\$20.03 \$20.39	\$23.09 \$23.47	\$29.17 \$29.71	\$33.23 \$33.84	\$24.97 \$25.26	\$32.69 \$33.08	\$39.42 \$39.89	\$45.96 \$46.54	\$59.08 \$59.84	\$67.41 \$68.27	3
36	\$7.90	\$10.07	\$12.07	\$13.59	\$16.72	\$18.82	\$13.41	\$17.04	\$20.81	\$23.98	\$30.35	\$34.58	\$25.62	\$33.54	\$40.41	\$47.17	\$60.70	\$69.22	3
37	\$8.01	\$10.29	\$12.20	\$13.77	\$16.96	\$19.11	\$13.70	\$17.68	\$21.24	\$24.48	\$30.99	\$35.32	\$25.97	\$34.01	\$40.94	\$47.81	\$61.55	\$70.22	3
38	\$8.07	\$10.42	\$12.38	\$13.94	\$17.18	\$19.35	\$13.98	\$18.04	\$21.66	\$24.97	\$31.67	\$36.07	\$26.33	\$34.47	\$41.48	\$48.44	\$62.40	\$71.23	3
39	\$8.14	\$10.53	\$12.53	\$14.12	\$17.44	\$19.64	\$14.27	\$18.39	\$22.10	\$25.51	\$32.33	\$36.86	\$26.69	\$34.94	\$42.05	\$49.13	\$63.28	\$72.25	3
40	\$8.22	\$10.64	\$12.67	\$14.30	\$17.64	\$19.88	\$14.59	\$18.74	\$22.55	\$26.04	\$33.04	\$37.64	\$27.03	\$35.40	\$42.61	\$49.81	\$64.17	\$73.28	4
41 42	\$8.33 \$8.39	\$10.75 \$10.89	\$12.84 \$12.98	\$14.49 \$14.65	\$17.90 \$18.11	\$20.17 \$20.43	\$14.91 \$15.22	\$19.11 \$19.46	\$23.01 \$23.47	\$26.58 \$27.14	\$33.76 \$34.47	\$38.46 \$39.28	\$27.39 \$27.74	\$35.86 \$36.37	\$43.19 \$43.76	\$50.48 \$51.16	\$65.07 \$65.99	\$74.32 \$75.38	4
42	\$8.47	\$10.09	\$13.13	\$14.84	\$18.36	\$20.43	\$15.55	\$19.46	\$23.47	\$27.74	\$35.22	\$40.13	\$28.11	\$36.86	\$44.36	\$51.88	\$66.91	\$76.45	4
44	\$8.55	\$11.10	\$13.31	\$15.02	\$18.58	\$20.96	\$15.86	\$20.21	\$24.44	\$28.28	\$35.96	\$40.99	\$28.50	\$37.36	\$44.97	\$52.58	\$67.85	\$77.55	4
45	\$8.64	\$11.24	\$13.44	\$15.19	\$18.82	\$21.24	\$16.23	\$20.59	\$24.90	\$28.84	\$36.75	\$41.90	\$28.84	\$37.82	\$45.57	\$53.33	\$68.81	\$78.68	4
46	\$8.79	\$11.46	\$13.74	\$15.55	\$19.25	\$21.74	\$17.04	\$21.64	\$26.04	\$29.95	\$37.66	\$42.98	\$29.32	\$38.42	\$46.29	\$54.19	\$69.94	\$80.00	4
47	\$8.93	\$11.70	\$14.05	\$15.90	\$19.71	\$22.26	\$17.90	\$22.74	\$27.21	\$31.13	\$38.63	\$44.08	\$29.78	\$39.03	\$47.04	\$55.07	\$71.12	\$81.32	4
48 49	\$9.11 \$9.24	\$11.92 \$12.17	\$14.34 \$14.62	\$16.23 \$16.58	\$20.17 \$20.64	\$22.81 \$23.31	\$18.82 \$19.79	\$23.91 \$25.12	\$28.46 \$29.74	\$32.33 \$33.58	\$39.63 \$40.62	\$45.22 \$46.39	\$30.24 \$30.70	\$39.63 \$40.27	\$47.77 \$48.52	\$55.97 \$56.88	\$72.28 \$73.49	\$82.68 \$84.06	4
50	\$9.24	\$12.17	\$14.02	\$16.93	\$21.05	\$23.84	\$20.78	\$26.39	\$31.10	\$34.89	\$41.66	\$46.39	\$30.70	\$40.27	\$49.31	\$57.82	\$73.49	\$85.45	5
51	\$9.57	\$12.60	\$15.22	\$17.29	\$21.53	\$24.33	\$21.85	\$27.74	\$32.52	\$36.26	\$42.72	\$48.85	\$31.67	\$41.55	\$50.09	\$58.73	\$75.96	\$86.87	5
52	\$9.71	\$12.84	\$15.51	\$17.64	\$21.99	\$24.87	\$22.95	\$29.17	\$33.98	\$37.64	\$43.82	\$50.12	\$32.16	\$42.23	\$50.86	\$59.69	\$77.20	\$88.33	5
53	\$9.85	\$13.06	\$15.83	\$17.97	\$22.41	\$25.40	\$24.11	\$30.66	\$35.50	\$39.09	\$44.92	\$51.40	\$32.66	\$42.91	\$51.69	\$60.65	\$78.49	\$89.79	5
54	\$10.03	\$13.31	\$16.12	\$18.32	\$22.87	\$25.89	\$25.32	\$32.23	\$37.10	\$40.62	\$46.07	\$52.72	\$33.15	\$43.58	\$52.50	\$61.66	\$79.78	\$91.28	5
55 56	\$10.18 \$11.17	\$13.52 \$14.69	\$16.40 \$17.68	\$18.68 \$20.17	\$23.34 \$25.29	\$26.42 \$28.68	\$26.61 \$27.93	\$33.84 \$35.50	\$38.79 \$40.66	\$42.20 \$44.21	\$47.28 \$50.19	\$54.11 \$57.45	\$33.68 \$35.08	\$44.25 \$46.18	\$53.39 \$55.78	\$62.65 \$65.56	\$81.07 \$84.99	\$92.81 \$97.37	5
57	\$12.13	\$15.83	\$18.96	\$21.66	\$27.25	\$30.95	\$29.32	\$37.25	\$42.66	\$46.35	\$53.28	\$61.01	\$36.53	\$48.17	\$58.28	\$68.59	\$89.08	\$102.14	5
58	\$13.13	\$17.01	\$20.24	\$23.20	\$29.21	\$33.19	\$30.77	\$39.09	\$44.76	\$48.60	\$56.57	\$64.78	\$38.07	\$50.26	\$60.90	\$71.75	\$93.39	\$107.11	5
59	\$14.12	\$18.14	\$21.53	\$24.68	\$31.20	\$35.46	\$32.31	\$41.02	\$46.93	\$50.94	\$60.05	\$68.76	\$39.63	\$52.44	\$63.65	\$75.05	\$97.90	\$112.35	5
60	\$15.09	\$19.32	\$22.81	\$26.18	\$33.15	\$37.71	\$33.90	\$43.04	\$49.20	\$53.39	\$63.75	\$73.00	\$41.26	\$54.71	\$66.50	\$78.55	\$102.63	\$117.85	6
61	\$16.08	\$20.46	\$24.08	\$27.71	\$35.11	\$40.00	\$35.57	\$45.18	\$51.62	\$56.00	\$67.66	\$77.52	\$42.98	\$57.10	\$69.48	\$82.17	\$107.58	\$123.63	6
62 63	\$17.07 \$18.85	\$21.64 \$23.91	\$25.37 \$28.07	\$29.21 \$32.33	\$37.06 \$41.05	\$42.23 \$46.78	\$37.39 \$39.48	\$47.42 \$50.06	\$54.15 \$57.13	\$58.73 \$61.96	\$71.72 \$77.28	\$82.28 \$88.58	\$44.78 \$48.03	\$59.62 \$63.86	\$72.63 \$77.69	\$86.02 \$91.78	\$112.77 \$119.96	\$129.67 \$137.79	6
64	\$20.64	\$26.18	\$30.77	\$35.43	\$45.03	\$51.29	\$41.70	\$52.83	\$60.29	\$65.38	\$83.25	\$95.34	\$51.51	\$68.38	\$83.11	\$97.93	\$127.61	\$146.39	6
65	\$22.45	\$28.46	\$33.48	\$38.57	\$48.98	\$55.86	\$44.04	\$55.78	\$63.65	\$68.98	\$89.68	\$102.63	\$55.25	\$73.22	\$88.86	\$104.49	\$135.72	\$155.53	6
66	\$24.22	\$30.77	\$36.18	\$41.66	\$52.98	\$60.37	\$46.50	\$58.88	\$67.17	\$72.79	\$96.62	\$110.46	\$59.27	\$78.41	\$95.06	\$111.49	\$144.36	\$165.24	6
67	\$26.00	\$33.04	\$38.87	\$44.78	\$56.96	\$64.93	\$49.09	\$62.18	\$70.90	\$76.78	\$104.03	\$118.86	\$63.57	\$83.92	\$101.67	\$118.95	\$153.51	\$175.53	6
68 69	\$29.56 \$33.08	\$37.61 \$42.20	\$44.32 \$49.76	\$50.94 \$57.13	\$64.60 \$72.28	\$73.57 \$82.25	\$52.90 \$56.99	\$67.60 \$73.46	\$77.97 \$85.77	\$85.42 \$95.06	\$114.02 \$124.97	\$130.10 \$142.37	\$69.30 \$75.57	\$91.63 \$100.07	\$111.18 \$121.56	\$129.56 \$141.12	\$166.32 \$180.18	\$189.79 \$205.23	6
70	\$36.61	\$46.74	\$55.21	\$63.28	\$79.94	\$90.89	\$61.39	\$79.86	\$94.35	\$105.77	\$136.99	\$155.82	\$82.39	\$100.07	\$132.90	\$153.71	\$195.20	\$221.91	7
71	\$40.16	\$51.33	\$60.65	\$69.44	\$87.58	\$99.54	\$66.17	\$86.80	\$103.77	\$117.69	\$150.16	\$170.53	\$89.83	\$119.35	\$145.32	\$167.42	\$211.45	\$239.94	7
72	\$43.68	\$55.89	\$66.10	\$75.63	\$95.23	\$108.19	\$71.26	\$94.35	\$114.15	\$130.94	\$164.64	\$186.62	\$97.98	\$130.42	\$158.87	\$182.35	\$229.06	\$259.47	7.
73	\$50.02	\$64.35	\$76.37	\$87.12	\$109.18	\$123.83	\$78.94	\$104.91	\$127.28	\$145.60	\$182.38	\$206.44	\$107.58	\$143.73	\$175.53	\$200.88	\$251.33	\$284.27	7
74 75	\$56.39 \$62.71	\$72.82 \$81.29	\$86.66 \$96.97	\$98.58 \$110.07	\$123.16 \$137.10	\$139.46 \$155.10	\$87.45 \$96.88	\$116.68 \$129.78	\$141.91 \$158.24	\$161.90 \$180.04	\$202.06 \$223.83	\$228.35 \$252.62	\$118.11 \$129.67	\$158.41 \$174.60	\$193.92 \$214.24	\$221.31 \$243.79	\$275.77 \$302.60	\$311.45 \$341.22	7
76	\$69.08	\$89.76	\$107.25	\$110.07	\$137.10	\$170.72	\$107.29	\$129.78	\$176.41	\$200.21	\$247.95	\$252.62	\$129.67	\$174.60	\$214.24	\$243.79	\$302.60	\$341.22	7
77	\$75.42	\$98.22	\$117.54	\$133.06	\$165.00	\$186.37	\$118.82	\$160.47	\$196.72	\$222.65	\$274.67	\$309.18	\$156.38	\$212.06	\$261.50	\$295.83	\$364.24	\$409.53	7
78	\$81.29	\$106.01	\$127.15	\$143.83	\$178.12	\$200.96	\$126.32	\$171.01	\$210.00	\$237.56	\$292.62	\$328.96	\$165.11	\$224.37	\$277.12	\$313.30	\$385.12	\$432.44	7
79	\$87.15	\$113.84	\$136.74	\$154.61	\$191.25	\$215.53	\$134.30	\$182.25	\$224.19	\$253.47	\$311.77	\$350.02	\$174.32	\$237.39	\$293.67	\$331.79	\$407.21	\$456.63	7
80	\$93.03	\$121.67	\$146.36	\$165.39	\$204.34	\$230.13	\$142.76	\$194.23	\$239.34	\$270.44	\$332.16	\$372.43	\$184.03	\$251.15	\$311.20	\$351.40	\$430.60	\$482.17	8
81 82	\$98.86 \$104.73	\$129.49 \$137.31	\$155.96 \$165.53	\$176.17 \$186.95	\$217.46 \$230.59	\$244.67 \$259.27	\$151.76 \$161.29	\$207.01 \$220.59	\$255.50 \$272.75	\$288.54 \$307.82	\$353.85 \$376.94	\$396.26 \$421.63	\$194.27 \$205.08	\$265.74 \$281.18	\$329.77 \$349.45	\$372.14 \$394.09	\$455.28 \$481.43	\$509.14 \$537.56	8
83	\$104.73	\$137.31	\$178.30	\$201.38	\$230.59	\$259.27	\$171.50	\$220.59	\$272.75	\$307.82	\$401.81	\$421.63	\$205.08	\$298.00	\$370.83	\$418.07	\$510.30	\$569.29	8
84	\$120.13	\$158.02	\$191.07	\$215.79	\$265.85	\$298.47	\$182.35	\$250.50	\$310.56	\$350.33	\$428.32	\$478.26	\$229.70	\$315.85	\$393.51	\$443.50	\$540.90	\$602.91	8
85	\$127.81	\$168.41	\$203.87	\$230.21	\$283.49	\$318.08	\$193.92	\$266.95	\$331.41	\$373.75	\$456.56	\$509.39	\$243.08	\$334.79	\$417.60	\$470.49	\$573.34	\$638.52	8
86	\$135.50	\$178.76	\$216.66	\$244.61	\$301.09	\$337.63	\$206.18	\$284.45	\$353.65	\$398.72	\$486.65	\$542.54	\$257.24	\$354.82	\$443.15	\$499.14	\$607.75	\$676.23	8
87	\$143.22	\$189.11	\$229.42	\$259.05	\$318.74	\$357.23	\$219.27	\$303.09	\$377.38	\$425.33	\$518.74	\$577.82	\$272.25	\$376.06	\$470.22	\$529.49	\$644.18	\$716.18	8
88 89	\$150.48 \$157.74	\$198.61 \$208.14	\$241.04 \$252.73	\$272.25 \$285.48	\$335.18 \$351.62	\$375.69 \$394.20	\$229.06 \$239.26	\$316.72 \$330.95	\$394.48 \$412.37	\$444.64 \$464.85	\$542.54 \$567.40	\$604.41 \$632.19	\$283.38 \$294.98	\$391.31 \$407.21	\$489.43 \$509.42	\$551.11 \$573.64	\$670.82 \$698.53	\$745.88 \$776.83	8
90	\$165.03	\$217.65	\$264.35	\$298.72	\$368.08	\$412.65	\$249.94	\$345.82	\$431.09	\$485.97	\$593.45	\$661.25	\$307.04	\$423.75	\$530.23	\$573.04	\$727.42	\$809.05	9
91	\$172.28	\$227.18	\$276.01	\$311.92	\$384.52	\$431.12	\$261.09	\$361.37	\$450.65	\$508.07	\$620.65	\$691.63	\$319.59	\$440.97	\$551.86	\$621.48	\$757.47	\$842.64	9
92	\$179.54	\$236.71	\$287.65	\$325.15	\$400.99	\$449.63	\$272.71	\$377.65	\$471.06	\$531.16	\$649.12	\$723.40	\$332.65	\$458.87	\$574.34	\$646.91	\$788.79	\$877.61	9
93	\$184.42	\$242.89	\$295.15	\$333.69	\$411.66	\$461.54	\$279.18	\$386.58	\$482.14	\$543.68	\$664.55	\$740.43	\$339.59	\$467.98	\$585.59	\$659.68	\$804.57	\$894.94	9
94	\$189.26	\$249.10	\$302.63	\$342.22	\$422.38	\$473.45	\$285.84	\$395.74	\$493.48	\$556.51	\$680.36	\$757.87	\$346.67	\$477.26	\$597.08	\$672.71	\$820.70	\$912.58	9
95 96	\$194.13	\$255.28	\$310.13	\$350.72	\$433.05	\$485.41	\$292.62	\$405.09	\$505.08	\$569.65 \$583.10	\$696.54	\$775.70	\$353.93	\$486.76	\$608.77	\$685.97	\$837.12	\$930.58	9
96 97	\$198.96 \$203.84	\$261.47 \$267.70	\$317.60 \$325.08	\$359.26 \$367.81	\$443.75 \$454.47	\$497.32 \$509.25	\$299.61 \$306.72	\$414.66 \$424.50	\$516.96 \$529.13	\$583.10 \$596.86	\$713.12 \$730.09	\$793.95 \$812.61	\$361.33 \$368.87	\$496.44 \$506.33	\$620.70 \$632.86	\$699.49 \$713.26	\$853.89 \$870.93	\$948.95 \$967.65	9
98	\$208.68	\$273.89	\$332.59	\$376.33	\$465.14	\$521.19	\$314.01	\$434.61	\$541.59	\$610.95	\$747.44	\$831.72	\$376.55	\$516.43	\$645.28	\$727.31	\$888.33	\$986.72	9
99	\$213.55	\$280.08	\$340.04	\$384.85	\$475.84	\$533.12	\$321.49	\$444.96	\$554.31	\$625.35	\$765.23	\$851.28	\$384.38	\$526.75	\$657.94	\$741.64	\$906.07	\$1,006.18	9
100+	\$218.39	\$286.26	\$347.56	\$393.38	\$486.51	\$545.03	\$329.13	\$455.57	\$567.34	\$640.11	\$783.45	\$871.31	\$392.38	\$537.27	\$670.86	\$756.26	\$924.18	\$1,026.03	10

ļ					Annual Prer	mium per \$3	00 Monthly I	Benefit Amo			ncrease (Re	sulting in 21	% Cumulati	ve Increase)					
Issue			Future Purch	hase Option	1			Aı	Facility - 3 uto 3% Com		on			Aı	uto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$27.92	\$35.41	\$41.82	\$46.89	\$57.31	\$64.38	\$42.22	\$54.49	\$64.92	\$74.27	\$93.51	\$106.07	\$84.43	\$110.34	\$132.92	\$154.68	\$198.23	\$225.63	25
26	\$28.05	\$35.67	\$42.09	\$47.16	\$57.84	\$64.92	\$42.88	\$55.44	\$65.99	\$75.61	\$95.11	\$107.93	\$85.37	\$111.67	\$134.52	\$156.56	\$200.77	\$228.56	26
27 28	\$28.18 \$28.31	\$35.94 \$36.20	\$42.35 \$42.61	\$47.55 \$47.95	\$58.23 \$58.78	\$65.46 \$65.99	\$43.55 \$44.21	\$56.38 \$57.31	\$67.06 \$68.12	\$76.95 \$78.28	\$96.84 \$98.59	\$109.95 \$111.95	\$86.30 \$87.36	\$113.01 \$114.35	\$136.13 \$137.72	\$158.42 \$160.44	\$203.31 \$205.85	\$231.50 \$234.44	27 28
29	\$28.46	\$36.33	\$42.88	\$48.22	\$59.18	\$66.53	\$44.88	\$58.23	\$69.20	\$79.62	\$100.32	\$113.95	\$88.43	\$115.69	\$139.34	\$162.45	\$208.38	\$237.51	29
30	\$28.59	\$36.61	\$43.29	\$48.63	\$59.58	\$67.06	\$45.56	\$59.18	\$70.40	\$80.95	\$102.07	\$116.08	\$89.51	\$117.02	\$141.06	\$164.44	\$211.06	\$240.58	30
31	\$28.86	\$36.87	\$43.55	\$48.90	\$60.12	\$67.60	\$46.22	\$60.12	\$71.60	\$82.29	\$103.93	\$118.22	\$90.57	\$118.35	\$142.80	\$166.45	\$213.73	\$243.66	31
32 33	\$29.00 \$29.13	\$37.00 \$37.27	\$43.81 \$44.08	\$49.29 \$49.70	\$60.51 \$61.05	\$68.12 \$68.67	\$46.89 \$47.55	\$61.05 \$61.99	\$72.81 \$74.01	\$83.75 \$85.23	\$105.80 \$107.67	\$120.36 \$122.50	\$91.63 \$92.71	\$119.82 \$121.29	\$144.54 \$146.28	\$168.44 \$170.46	\$216.41 \$219.09	\$246.73 \$249.94	32 33
34	\$29.13	\$37.53	\$44.48	\$49.70	\$61.45	\$69.20	\$48.36	\$63.05	\$75.22	\$86.70	\$107.67	\$122.50	\$93.78	\$121.29	\$148.01	\$170.46	\$219.09	\$253.14	34
35	\$29.39	\$37.80	\$44.75	\$50.36	\$61.99	\$69.73	\$49.29	\$63.99	\$76.55	\$88.17	\$111.54	\$127.04	\$94.84	\$124.23	\$149.75	\$174.72	\$224.69	\$256.36	35
36	\$29.66	\$38.20	\$45.29	\$51.03	\$62.79	\$70.66	\$50.36	\$65.20	\$78.14	\$90.04	\$113.95	\$129.84	\$96.18	\$125.97	\$151.75	\$177.13	\$227.89	\$259.95	36
37	\$30.05	\$38.61	\$45.83	\$51.69	\$63.72	\$71.73	\$51.43	\$66.40	\$79.75	\$91.92	\$116.36	\$132.65	\$97.52	\$127.70	\$153.76	\$179.54	\$231.10	\$263.69	37
38 39	\$30.33 \$30.59	\$39.15 \$39.55	\$46.49 \$47.03	\$52.37 \$53.03	\$64.52 \$65.46	\$72.68 \$73.73	\$52.50 \$53.57	\$67.73 \$69.07	\$81.35 \$82.96	\$93.78 \$95.79	\$118.90 \$121.43	\$135.47 \$138.39	\$98.86 \$100.19	\$129.45 \$131.18	\$155.76 \$157.89	\$181.94 \$184.48	\$234.30 \$237.64	\$267.43 \$271.30	38 39
40	\$30.86	\$39.94	\$47.55	\$53.70	\$66.26	\$74.67	\$54.77	\$70.40	\$84.69	\$97.78	\$124.10	\$141.33	\$100.13	\$132.92	\$160.04	\$187.02	\$240.99	\$275.18	40
41	\$31.25	\$40.34	\$48.22	\$54.36	\$67.19	\$75.75	\$55.98	\$71.73	\$86.43	\$99.79	\$126.78	\$144.40	\$102.86	\$134.65	\$162.17	\$189.56	\$244.32	\$279.06	41
42	\$31.53	\$40.88	\$48.76	\$55.03	\$67.99	\$76.68	\$57.18	\$73.07	\$88.17	\$101.93	\$129.45	\$147.48	\$104.19	\$136.52	\$164.31	\$192.10	\$247.80	\$283.06	42
43	\$31.80	\$41.27	\$49.29	\$55.70	\$68.94	\$77.75	\$58.37	\$74.40	\$89.90	\$104.06	\$132.25	\$150.68	\$105.53	\$138.39	\$166.58	\$194.77	\$251.27	\$287.08	43
44 45	\$32.07 \$32.46	\$41.67 \$42.22	\$49.96 \$50.49	\$56.38 \$57.04	\$69.73 \$70.66	\$78.68 \$79.75	\$59.58 \$60.91	\$75.88 \$77.34	\$91.76 \$93.51	\$106.21 \$108.33	\$135.05 \$137.98	\$153.89 \$157.37	\$107.00 \$108.33	\$140.26 \$142.01	\$168.86 \$171.12	\$197.44 \$200.24	\$254.74 \$258.35	\$291.21 \$295.48	44 45
45 46	\$32.46	\$42.22	\$50.49 \$51.56	\$57.04 \$58.37	\$70.66	\$81.62	\$63.99	\$81.21	\$97.78	\$108.33	\$137.98	\$161.37	\$108.33	\$144.27	\$171.12	\$200.24	\$262.64	\$300.43	45 46
47	\$33.53	\$43.95	\$52.77	\$59.72	\$74.01	\$83.62	\$67.19	\$85.37	\$102.20	\$116.89	\$145.07	\$165.52	\$111.80	\$146.54	\$176.61	\$206.79	\$267.04	\$305.37	47
48	\$34.20	\$44.75	\$53.83	\$60.91	\$75.75	\$85.64	\$70.66	\$89.77	\$106.87	\$121.43	\$148.82	\$169.79	\$113.54	\$148.82	\$179.41	\$210.13	\$271.44	\$310.45	48
49	\$34.73	\$45.69	\$54.90	\$62.26	\$77.47	\$87.49	\$74.27	\$94.30	\$111.67	\$126.10	\$152.56	\$174.20	\$115.29	\$151.22	\$182.22	\$213.60	\$275.99	\$315.67	49
50 51	\$35.28 \$35.94	\$46.49 \$47.29	\$56.11 \$57.18	\$63.59 \$64.92	\$79.09 \$80.82	\$89.51 \$91.37	\$78.01 \$82.03	\$99.12 \$104.19	\$116.75 \$122.10	\$131.04 \$136.13	\$156.43 \$160.44	\$178.74 \$183.41	\$117.02 \$118.90	\$153.63 \$156.04	\$185.14 \$188.08	\$217.07 \$220.55	\$280.52 \$285.20	\$320.87 \$326.22	50 51
52	\$35.94	\$47.29	\$57.18 \$58.23	\$66.26	\$82.56	\$93.38	\$82.03 \$86.16	\$104.19	\$122.10	\$136.13	\$160.44	\$183.41	\$118.90	\$158.55	\$191.03	\$224.16	\$289.88	\$326.22	52
53	\$37.00	\$49.03	\$59.44	\$67.46	\$84.16	\$95.38	\$90.57	\$115.15	\$133.32	\$146.81	\$168.72	\$193.03	\$122.64	\$161.10	\$194.10	\$227.76	\$294.68	\$337.17	53
54	\$37.66	\$49.96	\$60.51	\$68.81	\$85.90	\$97.25	\$95.11	\$121.02	\$139.34	\$152.56	\$173.00	\$197.97	\$124.50	\$163.64	\$197.18	\$231.50	\$299.63	\$342.78	54
55	\$38.20	\$50.77	\$61.58	\$70.14	\$87.63	\$99.25	\$99.92	\$127.04	\$145.61	\$158.42	\$177.53	\$203.18	\$126.51	\$166.18	\$200.51	\$235.24	\$304.44	\$348.51	55
56	\$41.95	\$55.18	\$66.40	\$75.75 \$81.35	\$94.97 \$102.33	\$107.67	\$104.86	\$133.32	\$152.69	\$166.05	\$188.49	\$215.74	\$131.71	\$173.39	\$209.46	\$246.20	\$319.14	\$365.62	56 57
57 58	\$45.56 \$49.29	\$59.44 \$63.86	\$71.19 \$76.01	\$87.10	\$102.33	\$116.23 \$124.63	\$110.08 \$115.56	\$139.87 \$146.81	\$160.17 \$168.05	\$174.06 \$182.48	\$200.11 \$212.40	\$229.10 \$243.25	\$137.19 \$142.93	\$180.87 \$188.76	\$218.81 \$228.69	\$257.55 \$269.45	\$334.49 \$350.66	\$383.53 \$402.22	57 58
59	\$53.03	\$68.12	\$80.82	\$92.71	\$117.15	\$133.19	\$121.29	\$154.02	\$176.20	\$191.29	\$225.50	\$258.21	\$148.82	\$196.90	\$238.99	\$281.85	\$367.62	\$421.85	59
60	\$56.64	\$72.55	\$85.64	\$98.32	\$124.50	\$141.59	\$127.30	\$161.63	\$184.75	\$200.51	\$239.38	\$274.11	\$154.96	\$205.46	\$249.67	\$294.95	\$385.39	\$442.57	60
61	\$60.38	\$76.81	\$90.43	\$104.06	\$131.85	\$150.15	\$133.58	\$169.65	\$193.83	\$210.27	\$254.08	\$291.08	\$161.37	\$214.40	\$260.89	\$308.57	\$403.96	\$464.20	61
62 63	\$64.12 \$70.80	\$81.21 \$89.77	\$95.25 \$105.40	\$109.67 \$121.43	\$139.19 \$154.15	\$158.55 \$175.67	\$140.39 \$148.27	\$178.07 \$187.95	\$203.31 \$214.53	\$220.55 \$232.71	\$269.31 \$290.15	\$308.99 \$332.63	\$168.18 \$180.33	\$223.88 \$239.79	\$272.78 \$291.74	\$323.02 \$344.64	\$423.47 \$450.45	\$486.92 \$517.37	62 63
64	\$77.47	\$98.32	\$115.56	\$133.06	\$169.13	\$173.67	\$156.56	\$198.36	\$226.42	\$245.53	\$312.59		\$193.44	\$256.75	\$312.05	\$367.75	\$479.16	\$549.70	64
65	\$84.29	\$106.87	\$125.71	\$144.80	\$183.94	\$209.73	\$165.39	\$209.46	\$238.99	\$259.03	\$336.77	\$385.39	\$207.46	\$274.91	\$333.70	\$392.33	\$509.63	\$584.03	65
66	\$90.97	\$115.56	\$135.86	\$156.43	\$198.91	\$226.70	\$174.59	\$221.08	\$252.21	\$273.32	\$362.82	\$414.78	\$222.55	\$294.42	\$356.94	\$418.65	\$542.08	\$620.50	66
67	\$97.65	\$124.10	\$146.01	\$168.18	\$213.87	\$243.79	\$184.35	\$233.51	\$266.23	\$288.27	\$390.60	\$446.31	\$238.71	\$315.12	\$381.78	\$446.71	\$576.42	\$659.10	67
68 69	\$111.00 \$124.23	\$141.20 \$158.42	\$166.45 \$186.89	\$191.29 \$214.53	\$242.59 \$271.44	\$276.25 \$308.84	\$198.64 \$214.01	\$253.81 \$275.86	\$292.82 \$322.07	\$320.74 \$356.94	\$428.13 \$469.28	\$488.51 \$534.60	\$260.23 \$283.73	\$344.11 \$375.78	\$417.45 \$456.46	\$486.52 \$529.94	\$624.50 \$676.61	\$712.67 \$770.65	68 69
70	\$137.46	\$175.54	\$207.32	\$237.64	\$300.17	\$341.31	\$230.57	\$299.90	\$354.27	\$397.14	\$514.44	\$585.10	\$309.39	\$410.38	\$499.07	\$577.21	\$732.97	\$833.31	70
71	\$150.81	\$192.76	\$227.76	\$260.76	\$328.88	\$373.77	\$248.46	\$325.95	\$389.66	\$441.89	\$563.86	\$640.41	\$337.30	\$448.17	\$545.69	\$628.64	\$794.02	\$901.03	71
72	\$164.04	\$209.86	\$248.19	\$284.00	\$357.60	\$406.23	\$267.56	\$354.27	\$428.67	\$491.72	\$618.22	\$700.79	\$367.88	\$489.72	\$596.60	\$684.75	\$860.16	\$974.37	72
73	\$187.81	\$241.65	\$286.80	\$327.15	\$409.97	\$465.00	\$296.43	\$393.94	\$477.96	\$546.77	\$684.88	\$775.19	\$403.96	\$539.68	\$659.10	\$754.35		\$1,067.47	73
74 75	\$211.73 \$235.51	\$273.45 \$305.24	\$325.40 \$364.16	\$370.16 \$413.31	\$462.46 \$514.83	\$523.66 \$582.42	\$328.35 \$363.75	\$438.15 \$487.31	\$532.87 \$594.19	\$607.94 \$676.06	\$758.76 \$840.51	\$857.48 \$948.59	\$443.50 \$486.92	\$594.85 \$655.62	\$728.17 \$804.44	\$831.03 \$915.45			74 75
76	\$259.42	\$337.03	\$402.77	\$456.46	\$567.20	\$641.07	\$402.90	\$541.95	\$662.44	\$751.81		\$1,049.30	\$534.60	\$722.56		\$1,008.43			76
77	\$283.21	\$368.82	\$441.36	\$499.61	\$619.56	\$699.85	\$446.17	\$602.59	\$738.72	\$836.10	\$1,031.40	\$1,160.98	\$587.24	\$796.29	\$981.98	\$1,110.89	\$1,367.77	\$1,537.81	77
78	\$305.24	\$398.08	\$477.43	\$540.09	\$668.86	\$754.62	\$474.35	\$642.14	\$788.55	\$892.08	\$1,098.87		\$619.97	\$842.51	\$1,040.62				78
79	\$327.28	\$427.47	\$513.50	\$580.56	\$718.15	\$809.38	\$504.28	\$684.35	\$841.84	\$951.79	\$1,170.74		\$654.57	\$891.41		\$1,245.94			79
80 81	\$349.33 \$371.23	\$456.86 \$486.26	\$549.57 \$585.63	\$621.04 \$661.51	\$767.31 \$816.61	\$864.16 \$918.79	\$536.07 \$569.88	\$729.37 \$777.33	\$898.76 \$959.40		\$1,247.27 \$1,328.77		\$691.03 \$729.50	\$943.10 \$997.88	\$1,168.60 \$1,238.33	\$1,319.54 \$1,397.42			80 81
82	\$393.27	\$515.63	\$621.57	\$701.99	\$865.89	\$973.57	\$605.67	\$828.36	\$1,024.19				\$770.12	\$1,055.85					82
83	\$422.13	\$554.51	\$669.52	\$756.22	\$932.15	\$1,047.17	\$644.01	\$882.72	\$1,092.85	\$1,233.11	\$1,508.84	\$1,686.23	\$815.00	\$1,119.03	\$1,392.48	\$1,569.88	\$1,916.27	\$2,137.74	83
84	\$451.11	\$593.38	\$717.49	\$810.33		\$1,120.78	\$684.75	\$940.70	\$1,166.19		\$1,608.35		\$862.55	\$1,186.09					84
85	\$479.97	\$632.38	\$765.57	\$864.42		\$1,194.38	\$728.17	\$1,002.41	\$1,244.47		\$1,714.42		\$912.78	\$1,257.16					85
86 87	\$508.82 \$537.81	\$671.26 \$710.14	\$813.53 \$861.49		\$1,130.66 \$1,196.91	\$1,267.85 \$1,341.45	\$774.26 \$823.42		\$1,327.96 \$1,417.05				\$965.94 \$1.022.32	\$1,332.36 \$1,412.11	\$1,664.06 \$1,765.72				86 87
88	\$565.06	\$710.14			\$1,196.91				\$1,417.05				\$1,022.32		\$1,765.72				88
89	\$592.31	\$781.61			\$1,320.34				\$1,548.51						\$1,912.92				89
90	\$619.71	\$817.27	\$992.66	\$1,121.70	\$1,382.19	\$1,549.57	\$938.56	\$1,298.57	\$1,618.77	\$1,824.89	\$2,228.45	\$2,483.06	\$1,152.97	\$1,591.25	\$1,991.07	\$2,242.08	\$2,731.53		90
91	\$646.95	\$853.06		\$1,171.27		\$1,618.90			\$1,692.25				\$1,200.11	\$1,655.91					91
92 93	\$674.20 \$692.49	\$888.87 \$912.11				\$1,688.38 \$1,733.12	\$1,024.06 \$1.048.37	\$1,418.13 \$1,451.66	\$1,768.92 \$1.810.47			\$2,716.43 \$2,780.43	\$1,249.15 \$1,275.20	\$1,723.11 \$1,757.29		\$2,429.22 \$2,477.19			92 93
93 94	\$692.49 \$710.67							\$1,451.66 \$1,485.99	\$1,810.47 \$1,853.08		\$2,495.48 \$2,554.79		\$1,275.20 \$1,301.78						93 94
95	\$728.97				\$1,626.12				\$1,896.63					\$1,827.83		\$2,575.89			95
96	\$747.14	\$981.84	\$1,192.64	\$1,349.06	\$1,666.32	\$1,867.50	\$1,125.05	\$1,557.05	\$1,941.24	\$2,189.58	\$2,677.83	\$2,981.33	\$1,356.81	\$1,864.16	\$2,330.78	\$2,626.67	\$3,206.41	\$3,563.35	96
97						\$1,912.26		\$1,594.05	\$1,986.93				\$1,385.13						97
98					\$1,746.61 \$1.786.82	\$1,957.14			\$2,033.68 \$2,081.51						\$2,423.09 \$2,470.64				98 99
99																			

-				N	Monthly Pren	nium per \$3	800 Monthly E			6 Phase 2 Ir EP - 50% F		sulting in 21	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option				Aut		ound Inflatio				Aut	to 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$3.12 \$3.14	\$3.83 \$3.85	\$4.40 \$4.44	\$4.91 \$4.94	\$5.96 \$6.02	\$6.68 \$6.74	\$4.75 \$4.83	\$5.90 \$6.00	\$6.89 \$7.00	\$7.81 \$7.94	\$9.75 \$9.91	\$11.06 \$11.25	\$9.21 \$9.32	\$11.61 \$11.74	\$13.68 \$13.86	\$15.76 \$15.96	\$20.05 \$20.31	\$22.76 \$23.06	25 26
27	\$3.15	\$3.87	\$4.48	\$4.97	\$6.05	\$6.79	\$4.91	\$6.08	\$7.11	\$8.07	\$10.08	\$11.45	\$9.43	\$11.88	\$14.03	\$16.16	\$20.56	\$23.34	27
28	\$3.17	\$3.89	\$4.50	\$5.01	\$6.09	\$6.85	\$4.97	\$6.18	\$7.22	\$8.21	\$10.25	\$11.65	\$9.54	\$12.02	\$14.19	\$16.35	\$20.81	\$23.64	28
29 30	\$3.18 \$3.21	\$3.92 \$3.95	\$4.54 \$4.58	\$5.05 \$5.08	\$6.15 \$6.19	\$6.90 \$6.96	\$5.05 \$5.12	\$6.28 \$6.38	\$7.34 \$7.46	\$8.34 \$8.47	\$10.43 \$10.62	\$11.86 \$12.07	\$9.65 \$9.76	\$12.18 \$12.32	\$14.37 \$14.53	\$16.54 \$16.74	\$21.08 \$21.34	\$23.95 \$24.24	29 30
31	\$3.22	\$3.97	\$4.60	\$5.12	\$6.25	\$7.01	\$5.20	\$6.48	\$7.58	\$8.61	\$10.79	\$12.29	\$9.87	\$12.46	\$14.71	\$16.95	\$21.62	\$24.56	31
32	\$3.25	\$3.99	\$4.63	\$5.16	\$6.29	\$7.06	\$5.29	\$6.58	\$7.70	\$8.76	\$10.98	\$12.50	\$9.99	\$12.61	\$14.88	\$17.16	\$21.89	\$24.88	32
33 34	\$3.26 \$3.27	\$4.02 \$4.04	\$4.66 \$4.70	\$5.19 \$5.22	\$6.34 \$6.39	\$7.12 \$7.17	\$5.37 \$5.46	\$6.69 \$6.80	\$7.82 \$7.94	\$8.91 \$9.05	\$11.17 \$11.36	\$12.72 \$12.04	\$10.11 \$10.23	\$12.75 \$12.91	\$15.07 \$15.25	\$17.37 \$17.58	\$22.17 \$22.45	\$25.19 \$25.52	33 34
35	\$3.29	\$4.04	\$4.70	\$5.23 \$5.27	\$6.44	\$7.17	\$5.46 \$5.54	\$6.91	\$8.09	\$9.05	\$11.57	\$12.94 \$13.17	\$10.23	\$13.06	\$15.25 \$15.41	\$17.80	\$22.43	\$25.86	35
36	\$3.33	\$4.11	\$4.80	\$5.34	\$6.52	\$7.34	\$5.65	\$7.04	\$8.24	\$9.41	\$11.81	\$13.44	\$10.48	\$13.22	\$15.62	\$18.04	\$23.03	\$26.24	36
37 38	\$3.36 \$3.39	\$4.16 \$4.21	\$4.85 \$4.92	\$5.41 \$5.48	\$6.62 \$6.70	\$7.45 \$7.54	\$5.76 \$5.87	\$7.17 \$7.33	\$8.42 \$8.58	\$9.59 \$9.79	\$12.07 \$12.32	\$13.74 \$14.03	\$10.63 \$10.77	\$13.41 \$13.59	\$15.83 \$16.05	\$18.29 \$18.55	\$23.36 \$23.69	\$26.61 \$26.98	37 38
39	\$3.42	\$4.26	\$4.97	\$5.54	\$6.80	\$7.65	\$5.97	\$7.47	\$8.75	\$10.00	\$12.58	\$14.03	\$10.77	\$13.77	\$16.26	\$18.80	\$24.04	\$27.37	39
40	\$3.47	\$4.31	\$5.04	\$5.61	\$6.89	\$7.74	\$6.08	\$7.61	\$8.93	\$10.20	\$12.85	\$14.63	\$11.06	\$13.95	\$16.48	\$19.06	\$24.37	\$27.75	40
41 42	\$3.49	\$4.36	\$5.09	\$5.69	\$6.99	\$7.85	\$6.19	\$7.76	\$9.11	\$10.41	\$13.13	\$14.95	\$11.21	\$14.14	\$16.70	\$19.33	\$24.71	\$28.16	41
42	\$3.52 \$3.55	\$4.40 \$4.44	\$5.16 \$5.21	\$5.76 \$5.83	\$7.06 \$7.16	\$7.95 \$8.06	\$6.31 \$6.44	\$7.91 \$8.07	\$9.30 \$9.47	\$10.63 \$10.85	\$13.41 \$13.68	\$15.26 \$15.59	\$11.35 \$11.51	\$14.32 \$14.52	\$16.93 \$17.16	\$19.59 \$19.86	\$25.06 \$25.41	\$28.56 \$28.96	42 43
44	\$3.60	\$4.49	\$5.28	\$5.90	\$7.25	\$8.17	\$6.56	\$8.23	\$9.67	\$11.06	\$13.98	\$15.92	\$11.66	\$14.72	\$17.39	\$20.13	\$25.77	\$29.38	44
45 46	\$3.63 \$3.70	\$4.54	\$5.34	\$5.96	\$7.35 \$7.51	\$8.26 \$8.47	\$6.68 \$6.97	\$8.38	\$9.87	\$11.29	\$14.27	\$16.24 \$16.65	\$11.83	\$14.92	\$17.63 \$17.91	\$20.42	\$26.14	\$29.80	45
46 47	\$3.70 \$3.75	\$4.63 \$4.73	\$5.45 \$5.57	\$6.09 \$6.25	\$7.51 \$7.70	\$8.47 \$8.68	\$6.97 \$7.27	\$8.75 \$9.12	\$10.25 \$10.65	\$11.66 \$12.06	\$14.63 \$15.00	\$16.65 \$17.07	\$12.00 \$12.20	\$15.16 \$15.40	\$17.91 \$18.19	\$20.74 \$21.08	\$26.58 \$27.01	\$30.29 \$30.81	46 47
48	\$3.83	\$4.82	\$5.69	\$6.38	\$7.87	\$8.87	\$7.59	\$9.52	\$11.06	\$12.45	\$15.39	\$17.51	\$12.39	\$15.64	\$18.49	\$21.42	\$27.46	\$31.32	48
49	\$3.88	\$4.92	\$5.81	\$6.51	\$8.05	\$9.08	\$7.91	\$9.92	\$11.50	\$12.86	\$15.80	\$17.95	\$12.58	\$15.88	\$18.78	\$21.77	\$27.92	\$31.83	49
50 51	\$3.95 \$4.02	\$5.01 \$5.09	\$5.92 \$6.04	\$6.66 \$6.79	\$8.22 \$8.39	\$9.28 \$9.47	\$8.26 \$8.62	\$10.35 \$10.79	\$11.95 \$12.41	\$13.29 \$13.72	\$16.19 \$16.60	\$18.41 \$18.89	\$12.78 \$12.98	\$16.14 \$16.40	\$19.09 \$19.38	\$22.12 \$22.48	\$28.38 \$28.84	\$32.37 \$32.91	50 51
52	\$4.08	\$5.19	\$6.16	\$6.92	\$8.58	\$9.68	\$9.00	\$11.25	\$12.89	\$14.18	\$17.03	\$19.37	\$13.19	\$16.65	\$19.70	\$22.85	\$29.32	\$33.46	52
53	\$4.15	\$5.29	\$6.28	\$7.06	\$8.75	\$9.89	\$9.39	\$11.74	\$13.39	\$14.65	\$17.46	\$19.87	\$13.40	\$16.92	\$20.01	\$23.22	\$29.80	\$34.01	53
54 55	\$4.21 \$4.27	\$5.37 \$5.47	\$6.39 \$6.51	\$7.21 \$7.34	\$8.93 \$9.10	\$10.08 \$10.29	\$9.80 \$10.24	\$12.24 \$12.77	\$13.90 \$14.44	\$15.14 \$15.63	\$17.91 \$18.37	\$20.37 \$20.92	\$13.60 \$13.82	\$17.18 \$17.46	\$20.33 \$20.66	\$23.60 \$23.97	\$30.29 \$30.80	\$34.58 \$35.16	54 55
56	\$4.69	\$5.94	\$7.02	\$7.93	\$9.88	\$11.17	\$10.74	\$13.39	\$15.14	\$16.37	\$19.48	\$22.21	\$14.39	\$18.23	\$21.57	\$25.08	\$32.29	\$36.87	56
57	\$5.10	\$6.40	\$7.52	\$8.51	\$10.64	\$12.05	\$11.25	\$14.04	\$15.86	\$17.15	\$20.67	\$23.57	\$14.98	\$19.02	\$22.54	\$26.25	\$33.84	\$38.68	57
58 59	\$5.52 \$5.93	\$6.88 \$7.34	\$8.03 \$8.55	\$9.11 \$9.69	\$11.40 \$12.18	\$12.93 \$13.81	\$11.80 \$12.36	\$14.72 \$15.43	\$16.62 \$17.42	\$17.95 \$18.82	\$21.92 \$23.25	\$25.03 \$26.57	\$15.60 \$16.24	\$19.84 \$20.70	\$23.55 \$24.60	\$27.46 \$28.72	\$35.46 \$37.17	\$40.56 \$42.55	58 59
60	\$6.34	\$7.81	\$9.05	\$10.29	\$12.94	\$14.69	\$12.97	\$16.18	\$18.26	\$19.71	\$24.67	\$28.19	\$16.92	\$21.60	\$25.70	\$30.05	\$38.96	\$44.63	60
61	\$6.75 \$7.16	\$8.27	\$9.56 \$10.07	\$10.88	\$13.70	\$15.57	\$13.60	\$16.96	\$19.14	\$20.66	\$26.17	\$29.92	\$17.62	\$22.54 \$23.52	\$26.85	\$31.45	\$40.84	\$46.81	61
62 63	\$7.16	\$8.73 \$9.67	\$10.07	\$11.47 \$12.69	\$14.48 \$16.02	\$16.45 \$18.22	\$14.28 \$15.07	\$17.78 \$18.76	\$20.08 \$21.18	\$21.65 \$23.35	\$27.78 \$29.91	\$31.78 \$34.20	\$18.36 \$19.69	\$23.52 \$25.19	\$28.07 \$30.02	\$32.90 \$35.10	\$42.80 \$45.52	\$49.07 \$52.13	62 63
64	\$8.68	\$10.59	\$12.21	\$13.92	\$17.57	\$19.98	\$15.90	\$19.79	\$22.34	\$25.19	\$32.22	\$36.80	\$21.12	\$26.97	\$32.10	\$37.46	\$48.41	\$55.37	64
65 66	\$9.43 \$10.18	\$11.52 \$12.44	\$13.28 \$14.36	\$15.15 \$16.37	\$19.12 \$20.68	\$21.75 \$23.51	\$16.79 \$17.71	\$20.88 \$22.02	\$23.56 \$24.84	\$27.18 \$29.30	\$34.71 \$37.38	\$39.60 \$42.61	\$22.65 \$24.30	\$28.89 \$30.93	\$34.33 \$36.71	\$39.95 \$42.63	\$51.49 \$54.76	\$58.82 \$62.48	65 66
67	\$10.18	\$12.44	\$15.41	\$17.59	\$20.08	\$25.28	\$17.71	\$23.23	\$24.84	\$29.30	\$37.38 \$40.27	\$42.61	\$24.30 \$26.05	\$30.93	\$39.28	\$42.63 \$45.49	\$54.76 \$58.22	\$66.39	67
68	\$12.42	\$15.21	\$17.58	\$20.01	\$25.21	\$28.64	\$20.56	\$25.65	\$29.19	\$34.79	\$44.13	\$50.20	\$28.40	\$36.16	\$42.94	\$49.52	\$63.06	\$71.76	68
69	\$13.89	\$17.06	\$19.73	\$22.43	\$28.20	\$32.02	\$22.62	\$28.33	\$32.55	\$38.30	\$48.37	\$54.93	\$30.97	\$39.48	\$46.95	\$53.93	\$68.32	\$77.58	69
70 71	\$15.38 \$16.86	\$18.90 \$20.76	\$21.89 \$24.06	\$24.85 \$27.29	\$31.20 \$34.19	\$35.38 \$38.75	\$24.88 \$27.37	\$31.28 \$34.53	\$36.29 \$40.45	\$42.17 \$46.43	\$53.01 \$58.10	\$60.12 \$65.79	\$33.76 \$36.81	\$43.11 \$47.08	\$51.33 \$56.12	\$58.72 \$63.95	\$74.01 \$80.17	\$83.88 \$90.70	70 71
72	\$18.35	\$22.61	\$26.21	\$29.71	\$37.17	\$42.12	\$30.12	\$38.13	\$45.09	\$51.11	\$63.68	\$71.98	\$40.12	\$51.40	\$61.34	\$69.65	\$86.82	\$98.05	72
73 74	\$21.01 \$23.68	\$26.03 \$29.44	\$30.29 \$34.38	\$34.22 \$38.72	\$42.61 \$48.05	\$48.20 \$54.30	\$33.39 \$37.00	\$42.42 \$47.18	\$50.28 \$56.06	\$56.84 \$63.20	\$70.54 \$78.14	\$79.63 \$88.09	\$44.04 \$48.37	\$56.64 \$62.41	\$67.76 \$74.86	\$76.71 \$84.49	\$95.24 \$104.49	\$107.42 \$117.66	73 74
74 75	\$23.68 \$26.35	\$29.44 \$32.87	\$34.38 \$38.47	\$38.72 \$43.23	\$48.05 \$53.49	\$54.30 \$60.38	\$37.00 \$41.01	\$47.18 \$52.48	\$56.06 \$62.51	\$63.20 \$70.28	\$78.14 \$86.56	\$88.09	\$48.37 \$53.11	\$62.41 \$68.77	\$74.86 \$82.68	\$84.49 \$93.07	\$104.49 \$114.62	\$117.66	74 75
76	\$29.02	\$36.29	\$42.55	\$47.75	\$58.94	\$66.47	\$45.45	\$58.37	\$69.71	\$78.16	\$95.90	\$107.79	\$58.31	\$75.79	\$91.33	\$102.52	\$125.74	\$141.19	76
77 78	\$31.68 \$34.13	\$39.71 \$42.87	\$46.62 \$50.44	\$52.26 \$56.50	\$64.38 \$69.50	\$72.57 \$78.24	\$50.36 \$53.57	\$64.93 \$69.21	\$77.73 \$82.98	\$86.91 \$92.72	\$106.24 \$113.17	\$119.22 \$126.83	\$64.01 \$67.56	\$83.52 \$88.35	\$100.89 \$106.89	\$112.93 \$119.57	\$137.95 \$145.84	\$154.65 \$163.26	77 78
78 79	\$34.13 \$36.61	\$46.05	\$50.44 \$54.24	\$60.73	\$74.62	\$83.92	\$56.98	\$73.78	\$88.58	\$92.72	\$113.17	\$126.83	\$71.31	\$93.46	\$106.89	\$119.57	\$145.84	\$163.26	78 79
80	\$39.06	\$49.20	\$58.05	\$64.97	\$79.74	\$89.58	\$60.61	\$78.64	\$94.57	\$105.52	\$128.41	\$143.54	\$75.27	\$98.87	\$119.99	\$134.05	\$162.99	\$181.95	80
81 82	\$41.51 \$43.99	\$52.37 \$55.53	\$61.85 \$65.67	\$69.20 \$73.44	\$84.85 \$89.99	\$95.26 \$100.94	\$64.47 \$68.60	\$83.82 \$89.34	\$100.95 \$107.78	\$112.57 \$120.12	\$136.80 \$145.70	\$152.70 \$162.45	\$79.45 \$83.86	\$104.59 \$110.64	\$127.13 \$134.68	\$141.92 \$150.27	\$172.30 \$182.14	\$192.07 \$202.77	81 82
83	\$43.99 \$47.21	\$59.72	\$70.73	\$73.44 \$79.10	\$96.87	\$100.94	\$72.96	\$89.34 \$95.18	\$107.78	\$120.12	\$145.70	\$162.45	\$88.73	\$117.23	\$134.68	\$150.27	\$182.14	\$202.77	83
84	\$50.45	\$63.90	\$75.79	\$84.77	\$103.74	\$116.19	\$77.61	\$101.39	\$122.60	\$136.55	\$165.35	\$184.04	\$93.87	\$124.21	\$151.57	\$169.00	\$204.51	\$227.28	84
85 86	\$53.68 \$56.90	\$68.09 \$72.28	\$80.86 \$85.92	\$90.42 \$96.09	\$110.62 \$117.50	\$123.83 \$131.45	\$82.56 \$87.82	\$108.01 \$115.06	\$130.77 \$139.48	\$145.59 \$155.23	\$176.14 \$187.65	\$195.90 \$208.52	\$99.31 \$105.05	\$131.60 \$139.43	\$160.79 \$170.57	\$179.22 \$190.07	\$216.71 \$229.64	\$240.64 \$254.77	85 86
87	\$60.14	\$72.28 \$76.47	\$90.99	\$101.75	\$117.50	\$131.45	\$93.42	\$115.06	\$139.48	\$165.52	\$187.05	\$208.52	\$105.05	\$139.43	\$180.93	\$201.58	\$243.34	\$254.77	87
88	\$63.20	\$80.32	\$95.61	\$106.94	\$130.80	\$146.28	\$97.57	\$127.97	\$155.36	\$172.88	\$208.87	\$231.91	\$115.59	\$153.62	\$188.19	\$209.69	\$253.28	\$280.79	88
89 90	\$66.25 \$69.30	\$84.17	\$100.23	\$112.13	\$137.21	\$153.46	\$101.90	\$133.61	\$162.26	\$180.55	\$218.25	\$242.33	\$120.22	\$159.73	\$195.75	\$218.14	\$263.63	\$292.29	89
90	\$69.30 \$72.35	\$88.01 \$91.86	\$104.86 \$109.48	\$117.34 \$122.53	\$143.64 \$150.05	\$160.67 \$167.85	\$106.44 \$111.16	\$139.50 \$145.65	\$169.47 \$176.99	\$188.60 \$196.98	\$228.04 \$238.27	\$253.22 \$264.59	\$125.03 \$130.04	\$166.10 \$172.71	\$203.60 \$211.76	\$226.94 \$236.08	\$274.40 \$285.59	\$304.27 \$316.73	90 91
92	\$75.41	\$95.71	\$114.10	\$127.72	\$156.48	\$175.04	\$116.07	\$152.08	\$184.83	\$205.73	\$248.97	\$276.50	\$135.23	\$179.60	\$220.29	\$245.61	\$297.25	\$329.71	92
93	\$77.44	\$98.22	\$117.07	\$131.07	\$160.64	\$179.69	\$118.89	\$155.57	\$189.02	\$210.43	\$254.68	\$282.78	\$137.96	\$183.06	\$224.48	\$250.33	\$303.06	\$336.06	93
94 95	\$79.49 \$81.52	\$100.72 \$103.22	\$120.04 \$123.01	\$134.42 \$137.78	\$164.81 \$168.99	\$184.33 \$188.98	\$121.75 \$124.70	\$159.14 \$162.79	\$193.33 \$197.71	\$215.23 \$220.12	\$260.52 \$266.51	\$289.19 \$295.75	\$140.76 \$143.61	\$186.58 \$190.18	\$228.76 \$233.11	\$255.15 \$260.04	\$308.99 \$315.03	\$342.54 \$349.13	94 95
96	\$83.56	\$105.73	\$125.97	\$141.12	\$173.16	\$193.62	\$127.70	\$166.53	\$202.20	\$225.15	\$272.61	\$302.47	\$146.51	\$193.84	\$237.55	\$265.03	\$321.18	\$355.86	96
97	\$85.59	\$108.24	\$128.95	\$144.46	\$177.34	\$198.28	\$130.78	\$170.36	\$206.78	\$230.27	\$278.88	\$309.32	\$149.47	\$197.57	\$242.08	\$270.15	\$327.47	\$362.73	97
98 99	\$87.63 \$89.67	\$110.75 \$113.26	\$131.91 \$134.89	\$147.82 \$151.16	\$181.51 \$185.69	\$202.91 \$207.55	\$133.93 \$137.14	\$174.26 \$178.26	\$211.46 \$216.25	\$235.53 \$240.90	\$285.30 \$291.85	\$316.34 \$323.52	\$152.49 \$155.58	\$201.37 \$205.24	\$246.69 \$251.38	\$275.35 \$280.64	\$333.88 \$340.42	\$369.72 \$376.84	98 99
100+	\$91.71	\$115.76	\$137.85	\$154.52	\$189.86	\$212.20	\$140.44	\$182.35	\$221.16	\$246.39	\$298.55	\$330.85	\$158.73	\$209.19	\$256.16	\$286.04	\$347.09	\$384.10	100+

ļ				Q	uarterly Pre	mium per \$	300 Monthly					esulting in 21	1% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Option			(		sive - 60 Day to 3% Comp					Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$9.19 \$9.21	\$11.24 \$11.32	\$12.95 \$13.06	\$14.41 \$14.52	\$17.53 \$17.68	\$19.64 \$19.82	\$13.98 \$14.19	\$17.33 \$17.61	\$20.24 \$20.56	\$22.95 \$23.34	\$28.64 \$29.14	\$32.52 \$33.08	\$27.07 \$27.39	\$34.11 \$34.51	\$40.24 \$40.73	\$46.35 \$46.93	\$58.95 \$59.69	\$66.91 \$67.77	25 26
27	\$9.21	\$11.32	\$13.06	\$14.52 \$14.62	\$17.08	\$19.82	\$14.19 \$14.41	\$17.90	\$20.89	\$23.34	\$29.14	\$33.08	\$27.39	\$34.51	\$40.73 \$41.23	\$46.93	\$60.45	\$68.62	26
28	\$9.32	\$11.46	\$13.23	\$14.73	\$17.93	\$20.13	\$14.62	\$18.17	\$21.20	\$24.11	\$30.13	\$34.25	\$28.04	\$35.35	\$41.73	\$48.06	\$61.19	\$69.52	28
29	\$9.35	\$11.53	\$13.34	\$14.84	\$18.07	\$20.28	\$14.84	\$18.47	\$21.56	\$24.52	\$30.66	\$34.86	\$28.35	\$35.79	\$42.23	\$48.63	\$61.96	\$70.40	29
30 31	\$9.43 \$9.46	\$11.59 \$11.66	\$13.44 \$13.52	\$14.95 \$15.05	\$18.22 \$18.36	\$20.46 \$20.59	\$15.05 \$15.29	\$18.74 \$19.03	\$21.91 \$22.26	\$24.90 \$25.32	\$31.20 \$31.72	\$35.46 \$36.10	\$28.68 \$29.00	\$36.21 \$36.64	\$42.72 \$43.22	\$49.24 \$49.84	\$62.76 \$63.54	\$71.29 \$72.22	30 31
32	\$9.54	\$11.74	\$13.63	\$15.05	\$18.50	\$20.78	\$15.55	\$19.35	\$22.63	\$25.76	\$32.27	\$36.75	\$29.36	\$37.06	\$43.76	\$50.45	\$64.35	\$73.15	32
33	\$9.57	\$11.81	\$13.70	\$15.26	\$18.65	\$20.92	\$15.80	\$19.68	\$22.98	\$26.18	\$32.84	\$37.39	\$29.71	\$37.50	\$44.29	\$51.05	\$65.18	\$74.06	33
34 35	\$9.60 \$9.68	\$11.88 \$11.96	\$13.81 \$13.92	\$15.37 \$15.48	\$18.78 \$18.92	\$21.09 \$21.27	\$16.05 \$16.30	\$19.99 \$20.32	\$23.34 \$23.76	\$26.61 \$27.07	\$33.41 \$34.01	\$38.03 \$38.71	\$30.05 \$30.42	\$37.96 \$38.38	\$44.81 \$45.33	\$51.69 \$52.34	\$65.99 \$66.80	\$75.02 \$76.02	34 35
36	\$9.79	\$11.90	\$14.08	\$15.46	\$19.18	\$21.56	\$16.61	\$20.32	\$24.22	\$27.63	\$34.72	\$39.52	\$30.42	\$38.87	\$45.94	\$53.04	\$67.74	\$77.12	36
37	\$9.85	\$12.23	\$14.27	\$15.90	\$19.46	\$21.88	\$16.93	\$21.09	\$24.72	\$28.20	\$35.46	\$40.38	\$31.23	\$39.42	\$46.54	\$53.79	\$68.70	\$78.23	37
38	\$9.96	\$12.38	\$14.44	\$16.12	\$19.71	\$22.17	\$17.26	\$21.53	\$25.21	\$28.78	\$36.21	\$41.23	\$31.67	\$39.95	\$47.17	\$54.54	\$69.66	\$79.33	38
39 40	\$10.07 \$10.18	\$12.53 \$12.67	\$14.62 \$14.80	\$16.30 \$16.50	\$19.99 \$20.24	\$22.48 \$22.77	\$17.57 \$17.90	\$21.95 \$22.37	\$25.73 \$26.26	\$29.38 \$29.99	\$37.00 \$37.77	\$42.12 \$43.00	\$32.09 \$32.52	\$40.49 \$41.02	\$47.81 \$48.44	\$55.29 \$56.03	\$70.65 \$71.64	\$80.47 \$81.60	39 40
41	\$10.25	\$12.80	\$14.98	\$16.72	\$20.53	\$23.09	\$18.22	\$22.81	\$26.79	\$30.59	\$38.60	\$43.93	\$32.93	\$41.55	\$49.09	\$56.82	\$72.63	\$82.78	41
42	\$10.36	\$12.95	\$15.15	\$16.93	\$20.78	\$23.38	\$18.58	\$23.27	\$27.32	\$31.23	\$39.42	\$44.86	\$33.37	\$42.12	\$49.76	\$57.60	\$73.68	\$83.95	42
43 44	\$10.45 \$10.56	\$13.06 \$13.20	\$15.33 \$15.51	\$17.15 \$17.33	\$21.05 \$21.31	\$23.69 \$24.02	\$18.92 \$19.27	\$23.73 \$24.19	\$27.85 \$28.42	\$31.87 \$32.52	\$40.24 \$41.10	\$45.83 \$46.78	\$33.84 \$34.29	\$42.69 \$43.26	\$50.45 \$51.13	\$58.39 \$59.19	\$74.70 \$75.77	\$85.16 \$86.37	43 44
45	\$10.56	\$13.20	\$15.70	\$17.53	\$21.60	\$24.02	\$19.27 \$19.64	\$24.19 \$24.65	\$28.42	\$32.52 \$33.19	\$41.10	\$46.78	\$34.29 \$34.75	\$43.26 \$43.87	\$51.83	\$60.02	\$75.77 \$76.84	\$87.62	44
46	\$10.86	\$13.63	\$16.01	\$17.93	\$22.10	\$24.90	\$20.48	\$25.73	\$30.13	\$34.29	\$43.00	\$48.95	\$35.29	\$44.57	\$52.65	\$60.97	\$78.12	\$89.08	46
47	\$11.02	\$13.92	\$16.36	\$18.36	\$22.63	\$25.51	\$21.38	\$26.83	\$31.31	\$35.43	\$44.12	\$50.19	\$35.86	\$45.29	\$53.50	\$61.96	\$79.40	\$90.57	47
48 49	\$11.24 \$11.42	\$14.16 \$14.44	\$16.72 \$17.07	\$18.74 \$19.14	\$23.12 \$23.66	\$26.08 \$26.69	\$22.30 \$23.27	\$27.96 \$29.17	\$32.52 \$33.79	\$36.61 \$37.82	\$45.25 \$46.43	\$51.47 \$52.79	\$36.43 \$37.00	\$45.99 \$46.71	\$54.35 \$55.21	\$62.96 \$64.00	\$80.72 \$82.07	\$92.07 \$93.60	48 49
50	\$11.59	\$14.73	\$17.40	\$19.57	\$24.16	\$27.29	\$24.30	\$30.42	\$35.11	\$39.06	\$47.60	\$54.15	\$37.58	\$47.45	\$56.10	\$65.02	\$83.41	\$95.17	50
51	\$11.81	\$14.98	\$17.75	\$19.95	\$24.68	\$27.85	\$25.37	\$31.72	\$36.47	\$40.34	\$48.81	\$55.53	\$38.18	\$48.20	\$56.99	\$66.10	\$84.81	\$96.77	51
52 53	\$11.99 \$12.20	\$15.26 \$15.55	\$18.11 \$18.47	\$20.35 \$20.78	\$25.21 \$25.73	\$28.46 \$29.06	\$26.47 \$27.60	\$33.08 \$34.51	\$37.88 \$39.35	\$41.70 \$43.08	\$50.06 \$51.33	\$56.96 \$58.41	\$38.79 \$39.39	\$48.95 \$49.73	\$57.92 \$58.84	\$67.17 \$68.27	\$86.20 \$87.62	\$98.36 \$99.99	52 53
54	\$12.38	\$15.80	\$18.78	\$21.16	\$26.26	\$29.63	\$28.81	\$36.00	\$40.88	\$44.51	\$52.65	\$59.91	\$40.00	\$50.52	\$59.76	\$69.37	\$89.08	\$101.67	54
55	\$12.56	\$16.08	\$19.14	\$21.56	\$26.75	\$30.24	\$30.10	\$37.53	\$42.47	\$45.96	\$54.00	\$61.50	\$40.62	\$51.33	\$60.73	\$70.47	\$90.53	\$103.35	55
56	\$13.77	\$17.47	\$20.64	\$23.31	\$29.03	\$32.84	\$31.56	\$39.35	\$44.51	\$48.14	\$57.27	\$65.29	\$42.31	\$53.58	\$63.43	\$73.76	\$94.91	\$108.39	56
57 58	\$15.02 \$16.23	\$18.82 \$20.21	\$22.13 \$23.62	\$25.05 \$26.79	\$31.26 \$33.51	\$35.40 \$37.99	\$33.08 \$34.69	\$41.26 \$43.26	\$46.63 \$48.88	\$50.41 \$52.79	\$60.76 \$64.46	\$69.30 \$73.57	\$44.04 \$45.86	\$55.92 \$58.34	\$66.28 \$69.22	\$77.17 \$80.72	\$99.46 \$104.27	\$113.70 \$119.25	57 58
59	\$17.44	\$21.56	\$25.12	\$28.50	\$35.79	\$40.60	\$36.37	\$45.36	\$51.23	\$55.32	\$68.38	\$78.08	\$47.74	\$60.86	\$72.33	\$84.46	\$109.29	\$125.08	59
60	\$18.65	\$22.95	\$26.61	\$30.24	\$38.03	\$43.19	\$38.14	\$47.56	\$53.68	\$57.95	\$72.55	\$82.89	\$49.73	\$63.50	\$75.57	\$88.36	\$114.55	\$131.20	60
61 62	\$19.86 \$21.05	\$24.33 \$25.69	\$28.11 \$29.60	\$31.98 \$33.73	\$40.27 \$42.55	\$45.75 \$48.35	\$40.00 \$41.98	\$49.87 \$52.26	\$56.28 \$59.02	\$60.73 \$63.65	\$76.95 \$81.64	\$87.98 \$93.41	\$51.80 \$53.97	\$66.28 \$69.16	\$78.94 \$82.53	\$92.46 \$96.72	\$120.07 \$125.83	\$137.60 \$144.25	61 62
63	\$23.27	\$28.42	\$32.74	\$37.31	\$47.10	\$53.55	\$44.29	\$55.14	\$62.26	\$68.65	\$87.95	\$100.53	\$57.87	\$74.06	\$88.25	\$103.20	\$133.83	\$153.26	63
64	\$25.51	\$31.13	\$35.89	\$40.91	\$51.66	\$58.73	\$46.74	\$58.17	\$65.67	\$74.06	\$94.73	\$108.19	\$62.07	\$79.29	\$94.38	\$110.10	\$142.33	\$162.78	64
65 66	\$27.71 \$29.92	\$33.87 \$36.56	\$39.03 \$42.20	\$44.54 \$48.14	\$56.21 \$60.79	\$63.92 \$69.11	\$49.35 \$52.07	\$61.37 \$64.75	\$69.26 \$73.04	\$79.89 \$86.16	\$102.03 \$109.89	\$116.44 \$125.30	\$66.59 \$71.43	\$84.92 \$90.94	\$100.93 \$107.93	\$117.47 \$125.33	\$151.37 \$160.97	\$172.92 \$183.70	65 66
67	\$32.13	\$39.28	\$45.33	\$51.73	\$65.35	\$74.32	\$54.92	\$68.31	\$77.02	\$92.88	\$118.38	\$123.30	\$76.59	\$97.33	\$115.47	\$133.72	\$171.18	\$195.16	67
68	\$36.50	\$44.73	\$51.69	\$58.84	\$74.14	\$84.21	\$60.45	\$75.42	\$85.83	\$102.28	\$129.73	\$147.60	\$83.49	\$106.30	\$126.25	\$145.60	\$185.41	\$210.99	68
69	\$40.84	\$50.16	\$58.03	\$65.96	\$82.92	\$94.13	\$66.50	\$83.28	\$95.70	\$112.60	\$142.19	\$161.51	\$91.03	\$116.07	\$138.03	\$158.55	\$200.85	\$228.10	69
70 71	\$45.22 \$49.59	\$55.56 \$61.01	\$64.35 \$70.73	\$73.07 \$80.22	\$91.71 \$100.51	\$104.03 \$113.95	\$73.15 \$80.47	\$91.96 \$101.53	\$106.69 \$118.92	\$123.98 \$136.50	\$155.85 \$170.83	\$176.74 \$193.42	\$99.25 \$108.21	\$126.75 \$138.42	\$150.90 \$165.00	\$172.65 \$188.01	\$217.57 \$235.69	\$246.60 \$266.63	70 71
72	\$53.93	\$66.45	\$77.06	\$87.34	\$109.29	\$123.83	\$88.55	\$112.09	\$132.54	\$150.27	\$187.22	\$211.63	\$117.93	\$151.12	\$180.32	\$204.77	\$255.26	\$288.30	72
73	\$61.75	\$76.52	\$89.08	\$100.60	\$125.30	\$141.72	\$98.14	\$124.70	\$147.82	\$167.09	\$207.39	\$234.11	\$129.49	\$166.52	\$199.21	\$225.54	\$280.01	\$315.79	73
74 75	\$69.62 \$77.44	\$86.55 \$96.62	\$101.07 \$113.09	\$113.84 \$127.12	\$141.27 \$157.28	\$159.62 \$177.52	\$108.79 \$120.56	\$138.70 \$154.29	\$164.81 \$183.78	\$185.81 \$206.62	\$229.75 \$254.50	\$258.97 \$286.48	\$142.19 \$156.13	\$183.50 \$202.20	\$220.07 \$243.08	\$248.41 \$273.63	\$307.19 \$337.00	\$345.93 \$378.94	74 75
76	\$85.31	\$106.69	\$125.08	\$140.37	\$173.28	\$195.44	\$133.62	\$171.61	\$204.94	\$229.77	\$281.93	\$316.90	\$171.44	\$222.84	\$268.51	\$301.42	\$369.68	\$415.07	76
77	\$93.14	\$116.75	\$137.07	\$153.65	\$189.29	\$213.33	\$148.06	\$190.89	\$228.54	\$255.53	\$312.33	\$350.52	\$188.19	\$245.58	\$296.62	\$332.01	\$405.58	\$454.67	77
78 79	\$100.35 \$107.61	\$126.04 \$135.37	\$148.27 \$159.48	\$166.10 \$178.55	\$204.34 \$219.38	\$230.02 \$246.71	\$157.49 \$167.51	\$203.49 \$216.90	\$243.97 \$260.44	\$272.60 \$290.83	\$332.73 \$354.42	\$372.89 \$396.68	\$198.65 \$209.67	\$259.77 \$274.78	\$314.26 \$332.94	\$351.54 \$372.21	\$428.78 \$453.28	\$480.00 \$506.72	78 79
80	\$107.61	\$135.37	\$170.64	\$178.55	\$234.44	\$263.40	\$178.19	\$216.90	\$278.01	\$290.83	\$354.42	\$422.02	\$209.67	\$274.78	\$352.94 \$352.75	\$394.09	\$453.28 \$479.18	\$534.93	80
81	\$122.06	\$153.96	\$181.85	\$203.45	\$249.48	\$280.08	\$189.53	\$246.42	\$296.79	\$330.98	\$402.17	\$448.94	\$233.57	\$307.49	\$373.75	\$417.24	\$506.58	\$564.71	81
82 83	\$129.32 \$138.81	\$163.25 \$175.56	\$193.06 \$207.92	\$215.90 \$232.55	\$264.57 \$284.78	\$296.76 \$319.21	\$201.67 \$214.51	\$262.68 \$279.83	\$316.87 \$337.95	\$353.14 \$376.52	\$428.35 \$456.30	\$477.59 \$508.35	\$246.57 \$260.87	\$325.28 \$344.64	\$395.98 \$420.07	\$441.79 \$468.51	\$535.50 \$567.45	\$596.16 \$631.15	82 83
83	\$138.81 \$148.31	\$175.56 \$187.87	\$207.92 \$222.84	\$232.55 \$249.21	\$284.78 \$305.02	\$319.21 \$341.62	\$214.51 \$228.17	\$279.83 \$298.07	\$337.95 \$360.44	\$376.52 \$401.46	\$456.30 \$486.12	\$508.35 \$541.08	\$260.87 \$275.99	\$344.64 \$365.17	\$420.07 \$445.60	\$468.51 \$496.86	\$567.45 \$601.27	\$631.15 \$668.23	83 84
85	\$157.81	\$200.17	\$237.74	\$265.85	\$325.22	\$364.07	\$242.73	\$317.53	\$384.45	\$428.02	\$517.86	\$575.95	\$291.96	\$386.90	\$472.71	\$526.92	\$637.13	\$707.47	85
86	\$167.31	\$212.52	\$252.62	\$282.50	\$345.46	\$386.47	\$258.20	\$338.27	\$410.06	\$456.38	\$551.68	\$613.05	\$308.86	\$409.93	\$501.45	\$558.80	\$675.13	\$749.01	86
87 88	\$176.80 \$185.81	\$224.83 \$236.15	\$267.52 \$281.11	\$299.13 \$314.40	\$365.66 \$384.55	\$408.88 \$430.06	\$274.67 \$286.87	\$360.36 \$376.22	\$437.34 \$456.78	\$486.62 \$508.24	\$587.72 \$614.08	\$652.50 \$681.81	\$326.74 \$339.85	\$434.31 \$451.61	\$531.94 \$553.29	\$592.63 \$616.50	\$715.43 \$744.63	\$793.01 \$825.50	87 88
89	\$194.78	\$247.46	\$294.70	\$329.67	\$403.41	\$451.19	\$299.61	\$370.22	\$477.05	\$530.84	\$641.65	\$712.44	\$353.43	\$469.61	\$575.48	\$641.32	\$775.05	\$859.33	89
90	\$203.73	\$258.78	\$308.29	\$344.96	\$422.30	\$472.35	\$312.91	\$410.14	\$498.22	\$554.46	\$670.43	\$744.46	\$367.59	\$488.32	\$598.57	\$667.19	\$806.71	\$894.54	90
91	\$212.70	\$270.07	\$321.87	\$360.22	\$441.16	\$493.48	\$326.79	\$428.21	\$520.33	\$579.11	\$700.51	\$777.90	\$382.32	\$507.79	\$622.58	\$694.08	\$839.65	\$931.18	91
92 93	\$221.69 \$227.68	\$281.39 \$288.75	\$335.46 \$344.19	\$375.49 \$385.34	\$460.04 \$472.27	\$514.61 \$528.28	\$341.25 \$349.53	\$447.10 \$457.38	\$543.40 \$555.74	\$604.87 \$618.67	\$731.96 \$748.76	\$812.90 \$831.37	\$397.57 \$405.61	\$528.02 \$538.20	\$647.63 \$659.97	\$722.08 \$735.96	\$873.91 \$890.99	\$969.35 \$988.04	92 93
94	\$233.68	\$296.12	\$352.94	\$395.19	\$484.56	\$541.94	\$357.94	\$467.87	\$568.36	\$632.75	\$765.94	\$850.22	\$413.83	\$548.56	\$672.53	\$750.11		\$1,007.06	94
95	\$239.67	\$303.48	\$361.65	\$405.05	\$496.83	\$555.60	\$366.60	\$478.62	\$581.28	\$647.15	\$783.52	\$869.50	\$422.19	\$559.12	\$685.33	\$764.52	\$926.17	\$1,026.45	95
96 97	\$245.64 \$251.66	\$310.85 \$318.21	\$370.36 \$379.12	\$414.90 \$424.72	\$509.09 \$521.38	\$569.26 \$582.92	\$375.45 \$384.49	\$489.60 \$500.84	\$594.47 \$607.93	\$661.94 \$677.01	\$801.48 \$819.91	\$889.24 \$909.41	\$430.74 \$439.45	\$569.90 \$580.84	\$698.39 \$711.70	\$779.22 \$794.22	\$944.27	\$1,046.23 \$1.066.40	96 97
98	\$257.62	\$318.21	\$379.12	\$424.72 \$434.58	\$533.64	\$596.54	\$384.49	\$500.84 \$512.34	\$621.69	\$692.45	\$838.76	\$909.41	\$439.45	\$592.02	\$711.70	\$809.52		\$1,086.40	98
99	\$263.64	\$332.97	\$396.58	\$444.42	\$545.92	\$610.20	\$403.19	\$524.07	\$635.78	\$708.24	\$858.04	\$951.15	\$457.41	\$603.41	\$739.06	\$825.10	\$1,000.84	\$1,107.91	99
100+	\$269.61	\$340.34	\$405.30	\$454.28	\$558.20	\$623.87	\$412.87	\$536.11	\$650.18	\$724.39	\$877.76	\$972.70	\$466.66	\$615.01	\$753.10	\$840.97	\$1,020.44	\$1,129.26	100+

					Annual Prer	mium per \$3			unt After 10 <sup>o</sup> sive - 60 Da			sulting in 21	% Cumulativ	e Increase)			•		
ssue			Future Purc	hase Option					sive - 60 Da ito 3% Com				1	Aı	ıto 5% Com	pound Inflati	on		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$34.46	\$42.22	\$48.63	\$54.10	\$65.86	\$73.73	\$52.50	\$65.05	\$76.01	\$86.16	\$107.54	\$122.10	\$101.65	\$128.11	\$151.09	\$174.06	\$221.34	\$251.27	25
26	\$34.60	\$42.48	\$49.03	\$54.49	\$66.40	\$74.40	\$53.31	\$66.13	\$77.21	\$87.63	\$109.41	\$124.23	\$102.86	\$129.58	\$152.96	\$176.20	\$224.16	\$254.47	26
27 28	\$34.73 \$34.99	\$42.75 \$43.02	\$49.43 \$49.70	\$54.90	\$66.79	\$74.93	\$54.10 \$54.90	\$67.19 \$68.26	\$78.41 \$79.62	\$89.10 \$90.57	\$111.28	\$126.37	\$104.06	\$131.18	\$154.83	\$178.33	\$226.96 \$229.77	\$257.69	21
28 29	\$34.99	\$43.02	\$50.09	\$55.31 \$55.70	\$67.32 \$67.86	\$75.61 \$76.14	\$54.90 \$55.70	\$69.33	\$80.95	\$90.57	\$113.15 \$115.15	\$128.65 \$130.91	\$105.27 \$106.47	\$132.78 \$134.39	\$156.70 \$158.55	\$180.48 \$182.61	\$229.77	\$261.02 \$264.36	2
30	\$35.41	\$43.55	\$50.09	\$56.11	\$68.39	\$76.14	\$56.51	\$70.40	\$82.29	\$93.51	\$117.15	\$133.19	\$100.47	\$135.99	\$160.44	\$184.88	\$235.65	\$267.70	3
31	\$35.54	\$43.81	\$50.43	\$56.51	\$68.94	\$77.34	\$57.44	\$70.40	\$83.62	\$95.11	\$119.16	\$135.60	\$107.07	\$137.59	\$162.31	\$187.15	\$238.58	\$271.17	3
32	\$35.81	\$44.08	\$51.16	\$56.90	\$69.47	\$78.01	\$58.37	\$72.68	\$84.95	\$96.71	\$121.15	\$137.98	\$110.21	\$139.19	\$164.31	\$189.43	\$241.65	\$274.65	3
33	\$35.94	\$44.35	\$51.43	\$57.31	\$70.00	\$78.55	\$59.31	\$73.88	\$86.30	\$98.32	\$123.30	\$140.39	\$111.54	\$140.80	\$166.32	\$191.69	\$244.73	\$278.12	3
34	\$36.07	\$44.62	\$51.83	\$57.71	\$70.53	\$79.22	\$60.25	\$75.06	\$87.63	\$99.92	\$125.44	\$142.80	\$112.88	\$142.54	\$168.31	\$194.10	\$247.80	\$281.72	34
35	\$36.33	\$44.88	\$52.24	\$58.10	\$71.06	\$79.88	\$61.18	\$76.27	\$89.24	\$101.65	\$127.70	\$145.34	\$114.21	\$144.13	\$170.19	\$196.50	\$250.87	\$285.46	3
36	\$36.74	\$45.42	\$52.90	\$58.92	\$72.01	\$80.95	\$62.39	\$77.75	\$90.97	\$103.80	\$130.38	\$148.41	\$115.69	\$146.01	\$172.46	\$199.18	\$254.34	\$289.62	3
37 38	\$37.00 \$37.40	\$45.96 \$46.49	\$53.57 \$54.23	\$59.72 \$60.51	\$73.07 \$74.01	\$82.16 \$83.23	\$63.59 \$64.78	\$79.22 \$80.82	\$92.84 \$94.71	\$105.94 \$108.06	\$133.19 \$135.99	\$151.61 \$154.83	\$117.28 \$118.90	\$148.01 \$150.02	\$174.72 \$177.13	\$201.97 \$204.78	\$257.95 \$261.56	\$293.76 \$297.89	3
38 39	\$37.40	\$47.03	\$54.23 \$54.90	\$61.18	\$74.01	\$83.23 \$84.43	\$65.99	\$80.82	\$94.71	\$110.34	\$135.99	\$154.83	\$118.90	\$150.02	\$177.13	\$204.78	\$265.30	\$302.16	3
40	\$38.20	\$47.55	\$55.57	\$61.99	\$76.01	\$85.50	\$67.19	\$84.02	\$98.59	\$112.62	\$141.86	\$161.50	\$120.49	\$154.02	\$181.94	\$210.40	\$269.05	\$306.45	4
41	\$38.48	\$48.08	\$56.24	\$62.79	\$77.08	\$86.70	\$68.39	\$85.64	\$100.58	\$114.87	\$144.94	\$164.97	\$123.70	\$156.04	\$184.35	\$213.33	\$272.78	\$310.85	4
42	\$38.87	\$48.63	\$56.90	\$63.59	\$78.01	\$87.76	\$69.73	\$87.36	\$102.60	\$117.28	\$148.01	\$168.44	\$125.31	\$158.16	\$186.89	\$216.27	\$276.65	\$315.25	4
43	\$39.28	\$49.03	\$57.57	\$64.38	\$79.09	\$88.97	\$71.06	\$89.10	\$104.59	\$119.69	\$151.09	\$172.06	\$127.04	\$160.30	\$189.43	\$219.22	\$280.52	\$319.80	4
44	\$39.68	\$49.57	\$58.23	\$65.05	\$80.01	\$90.17	\$72.40	\$90.84	\$106.73	\$122.10	\$154.29	\$175.67	\$128.78	\$162.45	\$191.95	\$222.29	\$284.54	\$324.35	4
45	\$40.07	\$50.09	\$58.92	\$65.86	\$81.08	\$91.23	\$73.73	\$92.58	\$108.88	\$124.63	\$157.50	\$179.28	\$130.52	\$164.70	\$194.63	\$225.35	\$288.54	\$329.02	4
46 47	\$40.74	\$51.16	\$60.12	\$67.32	\$82.96	\$93.51	\$76.95	\$96.58	\$113.15	\$128.78	\$161.50	\$183.81	\$132.52	\$167.38	\$197.70	\$228.97	\$293.35	\$334.49	4
47 48	\$41.40 \$42.22	\$52.24 \$53.16	\$61.45 \$62.79	\$68.94 \$70.40	\$84.95 \$86.83	\$95.79 \$97.91	\$80.29 \$83.75	\$100.72	\$117.56 \$122.10	\$133.06 \$137.46	\$165.65 \$169.92	\$188.49 \$193.30	\$134.65 \$136.80	\$170.05 \$172.73	\$200.90 \$204.12	\$232.71 \$236.45	\$298.16 \$303.11	\$340.11	4
48 49	\$42.22 \$42.88	\$53.16 \$54.23	\$62.79 \$64.12	\$70.40 \$71.87	\$86.83	\$97.91	\$83.75 \$87.36	\$105.00 \$109.54	\$122.10 \$126.91	\$137.46 \$142.01	\$169.92 \$174.33	\$193.30 \$198.23	\$136.80 \$138.93	\$172.73 \$175.41	\$204.12 \$207.32	\$236.45 \$240.32	\$303.11	\$345.72 \$351.46	4
50	\$43.55	\$55.31	\$65.33	\$73.47	\$90.71	\$100.19	\$91.23	\$114.21	\$131.85	\$146.67	\$174.33	\$203.31	\$130.93	\$178.20	\$210.66	\$244.19	\$313.26	\$357.34	5
51	\$44.35	\$56.24	\$66.66	\$74.93	\$92.71	\$104.59	\$95.25	\$119.16	\$136.93	\$151.48	\$183.28	\$208.52	\$143.34	\$181.01	\$214.01	\$248.19	\$318.46	\$363.35	5
52	\$45.01	\$57.31	\$67.99	\$76.42	\$94.71	\$106.87	\$99.39	\$124.23	\$142.27	\$156.56	\$187.95	\$213.87	\$145.61	\$183.81	\$217.47	\$252.21	\$323.68	\$369.37	5
53	\$45.83	\$58.37	\$69.33	\$78.01	\$96.58	\$109.14	\$103.66	\$129.58	\$147.74	\$161.77	\$192.76	\$219.35	\$147.87	\$186.75	\$220.95	\$256.36	\$329.02	\$375.50	5
54	\$46.49	\$59.31	\$70.53	\$79.49	\$98.59	\$111.28	\$108.20	\$135.18	\$153.49	\$167.11	\$197.70	\$224.95	\$150.15	\$189.70	\$224.42	\$260.49	\$334.49	\$381.78	5
55	\$47.16	\$60.38	\$71.87	\$80.95	\$100.45	\$113.54	\$113.01	\$140.93	\$159.50	\$172.59	\$202.79	\$230.97	\$152.56	\$192.76	\$228.03	\$264.63	\$339.98	\$388.06	5
56	\$51.69	\$65.59	\$77.47 \$83.09	\$87.49 \$94.04	\$109.01	\$123.30	\$118.48	\$147.74	\$167.11	\$180.74	\$215.06 \$228.16	\$245.12	\$158.84	\$201.18	\$238.17	\$276.93	\$356.41	\$407.03	5
57 58	\$56.38 \$60.91	\$70.66 \$75.88	\$83.09	\$100.58	\$117.41 \$125.84	\$132.92 \$142.67	\$124.23 \$130.24	\$154.96 \$162.45	\$175.12 \$183.55	\$189.29 \$198.23	\$242.04	\$260.23 \$276.25	\$165.39 \$172.19	\$210.00 \$219.09	\$248.88 \$259.95	\$289.75 \$303.11	\$373.51 \$391.53	\$426.93 \$447.78	5
59	\$65.46	\$80.95	\$94.30	\$100.30	\$134.39	\$152.07	\$136.52	\$170.32	\$192.37	\$207.72	\$256.75	\$293.22	\$172.13	\$228.56	\$271.57	\$317.13	\$410.38	\$469.69	50
60	\$70.00	\$86.16	\$99.92	\$113.54	\$142.80	\$162.17	\$143.21	\$178.60	\$201.58	\$217.60	\$272.38	\$311.25	\$186.75	\$238.45	\$283.73	\$331.82	\$430.14	\$492.67	6
61	\$74.54	\$91.37	\$105.53	\$120.10	\$151.22	\$171.79	\$150.15	\$187.29	\$211.33	\$228.03	\$288.95	\$330.35	\$194.49	\$248.88	\$296.43	\$347.18	\$450.85	\$516.70	6
62	\$79.09	\$96.45	\$111.14	\$126.64	\$159.76	\$181.53	\$157.63	\$196.24	\$221.62	\$238.99	\$306.58	\$350.79	\$202.65	\$259.69	\$309.91	\$363.22	\$472.48	\$541.68	62
63	\$87.36	\$106.73	\$122.90	\$140.13	\$176.87	\$201.05	\$166.32	\$207.05	\$233.77	\$257.82	\$330.22	\$377.51	\$217.34	\$278.12	\$331.42	\$387.53	\$502.54	\$575.48	63
64	\$95.79	\$116.89	\$134.78	\$153.63	\$193.96	\$220.55	\$175.54	\$218.41	\$246.60	\$278.12	\$355.74	\$406.23	\$233.11	\$297.76	\$354.40	\$413.45	\$534.47	\$611.28	64
65 66	\$104.06 \$112.35	\$127.17	\$146.54 \$158.42	\$167.24	\$211.06	\$240.05	\$185.27	\$230.43	\$260.10	\$300.04	\$383.12	\$437.22	\$250.07	\$318.86	\$378.97	\$441.09	\$568.40	\$649.35 \$689.83	6
67	\$112.35	\$137.32 \$147.48	\$170.19	\$180.74 \$194.23	\$228.29 \$245.39	\$259.56 \$279.06	\$195.57 \$206.26	\$243.12 \$256.49	\$274.25 \$289.21	\$323.54 \$348.79	\$412.64 \$444.57	\$470.48 \$506.42	\$268.24 \$287.61	\$341.44 \$365.49	\$405.30 \$433.62	\$470.61 \$502.14	\$604.47 \$642.80	\$732.84	66
68	\$137.06	\$167.92	\$170.19	\$220.95	\$278.39	\$316.20	\$226.26	\$283.21	\$322.34	\$384.05	\$487.18	\$554.25	\$313.52	\$399.16	\$474.09	\$546.77	\$696.23	\$792.29	68
69	\$153.35	\$188.35	\$217.88	\$247.67	\$311.38	\$353.46	\$249.67	\$312.73	\$359.35	\$422.80	\$533.94	\$606.47	\$341.84	\$435.89	\$518.31	\$595.39	\$754.22	\$856.54	69
70	\$169.79	\$208.65	\$241.65	\$274.38	\$344.38	\$390.60	\$274.65	\$345.31	\$400.62	\$465.53	\$585.23	\$663.65	\$372.70	\$475.97	\$566.67	\$648.29	\$817.00	\$926.00	70
71	\$186.22	\$229.10	\$265.57	\$301.24	\$377.38	\$427.87	\$302.16	\$381.25	\$446.58	\$512.56	\$641.47	\$726.29	\$406.36	\$519.78	\$619.56	\$705.99	\$884.99	\$1,001.22	71
72	\$202.52	\$249.54	\$289.34	\$327.94	\$410.38	\$465.00	\$332.50	\$420.93	\$497.74	\$564.26	\$703.05	\$794.70	\$442.84	\$567.47	\$677.14	\$768.91	\$958.46		72
73	\$231.90	\$287.34	\$334.49	\$377.77	\$470.48	\$532.19	\$368.56	\$468.22	\$555.04	\$627.45	\$778.79	\$879.11	\$486.26	\$625.31	\$748.07	\$846.92			73
74	\$261.43	\$325.01	\$379.52	\$427.47	\$530.46	\$599.39	\$408.50	\$520.85	\$618.89	\$697.71	\$862.69	\$972.49	\$533.94	\$689.02	\$826.34		\$1,153.49		74
75 76	\$290.81 \$320.33	\$362.82 \$400.62	\$424.67 \$469.69	\$477.30 \$527.12	\$590.58 \$650.69	\$666.59 \$733.91	\$452.73 \$501.74	\$579.35 \$644.41	\$690.10 \$769.57	\$775.85	\$955.66 \$1,058.65	\$1,075.76 \$1,189.96	\$586.31 \$643.74	\$759.29 \$836.78	\$912.78 \$1,008.29		\$1,265.44 \$1,388.21		75 76
76 77	\$320.33 \$349.72	\$400.62 \$438.42	\$469.69 \$514.70	\$527.12 \$576.95	\$650.69	\$733.91 \$801.11	\$501.74 \$555.97	\$644.41 \$716.82	\$769.57 \$858.14		\$1,058.65	\$1,189.96	\$643.74 \$706.66			\$1,131.86 \$1,246.74			7
78	\$376.84	\$473.30	\$556.79	\$623.71	\$767.31	\$863.76	\$591.37	\$764.10	\$916.11	\$1,023.66	\$1,249.41	\$1,400.22	\$745.93	\$975.43			\$1,610.09		78
79	\$404.10	\$508.29	\$598.85	\$670.46	\$823.81	\$926.40	\$629.05	\$814.46	\$977.97		\$1,330.90	\$1,489.60		\$1,031.80		\$1,397.69			79
80	\$431.21	\$543.16	\$640.81	\$717.21	\$880.32	\$989.05	\$669.12	\$868.16	\$1,043.97	\$1,164.99	\$1,417.74	\$1,584.72	\$831.03	\$1,091.52	\$1,324.62	\$1,479.84	\$1,799.38	\$2,008.70	80
81	\$458.33	\$578.15	\$682.88	\$763.97		\$1,051.71	\$711.73	\$925.33	\$1,114.50	\$1,242.87	\$1,510.17	\$1,685.84	\$877.12	\$1,154.70	\$1,403.44	\$1,566.81	\$1,902.24	\$2,120.51	8
82	\$485.57	\$613.02	\$724.96	\$810.72	\$993.45	\$1,114.37	\$757.30			\$1,326.08		\$1,793.36		\$1,221.50					82
83	\$521.25	\$659.23	\$780.80	\$873.24	\$1,069.34		\$805.51		\$1,269.05			\$1,908.92				\$1,759.31			8
84	\$556.92	\$705.45	\$836.78	\$935.76		\$1,282.81	\$856.81		\$1,353.47		\$1,825.43	\$2,031.81					\$2,257.84		8
85 86	\$592.57 \$628.24	\$751.67 \$798.03	\$892.74 \$948.59	\$998.27 \$1.060.80		\$1,367.09 \$1.451.26			\$1,443.64 \$1,539.82			\$2,162.73 \$2,302.05							8
86 87	\$663.92	\$844.25	\$1.004.55	\$1,060.80		\$1,451.26			\$1,539.82			\$2,302.05		\$1,539.29		\$2,098.34	\$2,535.16		8
88	\$697.71	\$886.73	\$1,055.58	\$1,180.62	\$1,444.04				\$1,715.22		\$2,206.94	\$2,450.21			\$2,077.64		\$2,796.18		8
89	\$731.37		\$1,106.61		\$1,514.84				\$1,791.36			\$2,675.29							89
90	\$765.04	\$971.70	\$1,157.64	\$1,295.37	\$1,585.78	\$1,773.73			\$1,870.85			\$2,795.51		\$1,833.71		\$2,505.37	\$3,029.28		90
91	\$798.70	\$1,014.18	\$1,208.67	\$1,352.67		\$1,853.08			\$1,953.93		\$2,630.54	\$2,921.08		\$1,906.78	\$2,337.85	\$2,606.35	\$3,152.99		9
92		\$1,056.65	\$1,259.70	\$1,409.98	\$1,727.51	\$1,932.44			\$2,040.50			\$3,052.53		\$1,982.79	\$2,431.89	\$2,711.49	\$3,281.63		9:
93	+	\$1,084.30	\$1,292.42	\$1,446.98		\$1,983.72			\$2,086.85		\$2,811.68	\$3,121.87		\$2,020.99	\$2,478.25	\$2,763.60	\$3,345.75	\$3,710.17	9
94		\$1,111.96	\$1,325.29	\$1,483.98		\$2,035.01			\$2,134.28		\$2,876.19	\$3,192.66		\$2,059.87	\$2,525.40	\$2,816.75		\$3,781.62	9
95		\$1,139.60	\$1,358.02	\$1,520.98	\$1,865.64	\$2,086.32			\$2,182.76		\$2,942.19	\$3,265.06		\$2,099.55		\$2,870.86			9
96		\$1,167.27	\$1,390.74	\$1,558.00	\$1,911.71	\$2,137.61			\$2,232.32		\$3,009.64	\$3,339.20		\$2,140.02			\$3,545.86		9
97 98		\$1,194.91 \$1,222.69	\$1,423.60	\$1,594.87 \$1.631.87		\$2,188.90		\$1,880.73		\$2,542.23	\$3,078.85	\$3,414.95 \$3,492.42		\$2,181.16		\$2,982.40	\$3,615.33 \$3,686.12		9
		\$1,222.69 \$1,250.34							\$2,334.52 \$2,387.42				\$1,683.56						9
99						4-,201.01	ψ1,017.04	Ψ1,501.50	ψ=,001.42		\$3,296.05	ψυ,υι 1.00			\$2,827.98		40,700.20	ψT, 100.34	

				N	Monthly Pren	nium per \$3	00 Monthly E	Benefit Amou				sulting in 21	% Cumulativ	e Increase)					
Issue			uture Purch	ase Option				Aut	ive - 60 Day o 3% Comp			ı			to 5% Comp	ound Inflatio			Issi
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25 26	\$3.61 \$3.63	\$4.38 \$4.40	\$5.03 \$5.06	\$5.54 \$5.59	\$6.72 \$6.78	\$7.51 \$7.59	\$5.42 \$5.51	\$6.67 \$6.78	\$7.73 \$7.85	\$8.72 \$8.87	\$10.87 \$11.04	\$12.39 \$12.61	\$10.19 \$10.31	\$12.69 \$12.85	\$14.86 \$15.04	\$17.05 \$17.26	\$21.58 \$21.86	\$24.49 \$24.81	2
27	\$3.65	\$4.44	\$5.00	\$5.63	\$6.82	\$7.65	\$5.59	\$6.89	\$7.98	\$9.02	\$11.04	\$12.83	\$10.43	\$13.01	\$15.04	\$17.46	\$22.13	\$25.12	2
28	\$3.66	\$4.47	\$5.13	\$5.68	\$6.88	\$7.71	\$5.68	\$7.00	\$8.11	\$9.16	\$11.44	\$13.05	\$10.55	\$13.17	\$15.40	\$17.68	\$22.41	\$25.44	2
29	\$3.70	\$4.49	\$5.17	\$5.71	\$6.93	\$7.77	\$5.76	\$7.11	\$8.24	\$9.32	\$11.63	\$13.28	\$10.67	\$13.32	\$15.59	\$17.90	\$22.69	\$25.77	2
30 31	\$3.72 \$3.73	\$4.52 \$4.55	\$5.20 \$5.23	\$5.76 \$5.80	\$6.99 \$7.04	\$7.83 \$7.89	\$5.84 \$5.93	\$7.22 \$7.33	\$8.37 \$8.50	\$9.47 \$9.64	\$11.84 \$12.05	\$13.51 \$13.74	\$10.79 \$10.92	\$13.48 \$13.64	\$15.76 \$15.96	\$18.12 \$18.34	\$22.98 \$23.27	\$26.10 \$26.44	3
32	\$3.75	\$4.55 \$4.58	\$5.23 \$5.27	\$5.83	\$7.04	\$7.09	\$6.02	\$7.45	\$8.64	\$9.79	\$12.03	\$13.74	\$11.06	\$13.79	\$16.16	\$18.56	\$23.56	\$26.44	3
33	\$3.77	\$4.61	\$5.30	\$5.89	\$7.15	\$8.01	\$6.12	\$7.57	\$8.79	\$9.94	\$12.45	\$14.22	\$11.20	\$13.96	\$16.35	\$18.79	\$23.86	\$27.12	3
34	\$3.78	\$4.63	\$5.34	\$5.92	\$7.21	\$8.07	\$6.20	\$7.69	\$8.93	\$10.12	\$12.67	\$14.47	\$11.33	\$14.14	\$16.54	\$19.02	\$24.17	\$27.47	3
35 36	\$3.82 \$3.85	\$4.66 \$4.72	\$5.37 \$5.45	\$5.96 \$6.04	\$7.25 \$7.36	\$8.14 \$8.25	\$6.30 \$6.42	\$7.79 \$7.95	\$9.08 \$9.26	\$10.29 \$10.49	\$12.89 \$13.16	\$14.71 \$15.00	\$11.46 \$11.62	\$14.29 \$14.49	\$16.74 \$16.97	\$19.25 \$19.51	\$24.46 \$24.82	\$27.83 \$28.23	3
37	\$3.88	\$4.72	\$5.45 \$5.52	\$6.04	\$7.46	\$8.37	\$6.55	\$8.11	\$9.44	\$10.49	\$13.43	\$15.00	\$11.77	\$14.49	\$17.20	\$19.51	\$25.17	\$28.63	3
38	\$3.94	\$4.83	\$5.58	\$6.19	\$7.57	\$8.48	\$6.67	\$8.26	\$9.63	\$10.92	\$13.71	\$15.64	\$11.94	\$14.87	\$17.44	\$20.05	\$25.52	\$29.04	3
39	\$3.97	\$4.87	\$5.65	\$6.28	\$7.66	\$8.60	\$6.79	\$8.43	\$9.81	\$11.14	\$14.00	\$15.97	\$12.09	\$15.07	\$17.67	\$20.33	\$25.88	\$29.45	3
40 41	\$4.00 \$4.04	\$4.94 \$4.98	\$5.72 \$5.80	\$6.36 \$6.44	\$7.76 \$7.87	\$8.72 \$8.83	\$6.92 \$7.05	\$8.59 \$8.76	\$10.01 \$10.20	\$11.37 \$11.61	\$14.29 \$14.60	\$16.31 \$16.65	\$12.24 \$12.41	\$15.27 \$15.48	\$17.91 \$18.15	\$20.60 \$20.89	\$26.25 \$26.62	\$29.88 \$30.29	4
41 42	\$4.04 \$4.08	\$4.98 \$5.05	\$5.80 \$5.85	\$6.44 \$6.52	\$7.87 \$7.96	\$8.83 \$8.95	\$7.05 \$7.18	\$8.76 \$8.93	\$10.20 \$10.41	\$11.61 \$11.85	\$14.60 \$14.89	\$16.65	\$12.41 \$12.57	\$15.48 \$15.69	\$18.15 \$18.39	\$20.89 \$21.18	\$26.62 \$26.99	\$30.29 \$30.73	4
43	\$4.13	\$5.00	\$5.93	\$6.60	\$8.07	\$9.08	\$7.13	\$9.10	\$10.41	\$12.09	\$15.21	\$17.35	\$12.74	\$15.88	\$18.63	\$21.46	\$27.37	\$31.17	4:
44	\$4.16	\$5.16	\$6.01	\$6.68	\$8.17	\$9.19	\$7.46	\$9.28	\$10.81	\$12.33	\$15.52	\$17.71	\$12.91	\$16.10	\$18.89	\$21.76	\$27.75	\$31.61	44
45	\$4.20	\$5.21	\$6.06	\$6.75	\$8.27	\$9.31	\$7.60	\$9.45	\$11.04	\$12.58	\$15.85	\$18.10	\$13.08	\$16.32	\$19.14	\$22.07	\$28.15	\$32.07	4
46 47	\$4.27 \$4.35	\$5.31 \$5.42	\$6.19 \$6.33	\$6.91 \$7.06	\$8.47 \$8.67	\$9.54 \$9.77	\$7.89 \$8.18	\$9.81 \$10.19	\$11.44 \$11.84	\$12.96 \$13.34	\$16.25 \$16.67	\$18.55 \$19.02	\$13.29 \$13.50	\$16.58 \$16.84	\$19.45 \$19.76	\$22.43 \$22.79	\$28.62 \$29.08	\$32.59 \$33.14	41
48	\$4.43	\$5.53	\$6.48	\$7.23	\$8.87	\$9.99	\$8.48	\$10.19	\$12.24	\$13.75	\$17.08	\$19.50	\$13.71	\$17.11	\$20.08	\$23.18	\$29.57	\$33.70	4
49	\$4.50	\$5.64	\$6.61	\$7.37	\$9.06	\$10.21	\$8.80	\$10.98	\$12.67	\$14.16	\$17.52	\$20.00	\$13.93	\$17.39	\$20.41	\$23.55	\$30.05	\$34.25	4
50	\$4.58	\$5.73	\$6.74	\$7.52	\$9.27	\$10.44	\$9.12	\$11.40	\$13.11	\$14.59	\$17.97	\$20.52	\$14.15	\$17.67	\$20.72	\$23.94	\$30.56	\$34.83	5
51 52	\$4.64 \$4.73	\$5.84 \$5.95	\$6.88 \$7.01	\$7.69 \$7.84	\$9.46 \$9.67	\$10.67 \$10.89	\$9.46 \$9.81	\$11.84 \$12.29	\$13.57 \$14.05	\$15.02 \$15.47	\$18.43 \$18.90	\$21.03 \$21.56	\$14.37 \$14.60	\$17.94 \$18.24	\$21.05 \$21.40	\$24.32 \$24.72	\$31.06 \$31.57	\$35.41 \$36.00	5 5
53	\$4.73 \$4.81	\$6.06	\$7.01	\$8.00	\$9.67	\$10.89	\$9.81	\$12.29	\$14.05	\$15.47 \$15.93	\$18.90	\$21.56	\$14.83	\$18.24	\$21.40	\$24.72	\$32.09	\$36.59	5
54	\$4.87	\$6.17	\$7.27	\$8.14	\$10.05	\$11.35	\$10.56	\$13.23	\$15.05	\$16.40	\$19.88	\$22.69	\$15.05	\$18.82	\$22.09	\$25.53	\$32.63	\$37.19	5
55	\$4.95	\$6.27	\$7.40	\$8.31	\$10.26	\$11.58	\$10.99	\$13.75	\$15.59	\$16.89	\$20.41	\$23.30	\$15.29	\$19.12	\$22.43	\$25.92	\$33.17	\$37.82	5
56	\$5.43	\$6.81	\$7.99	\$8.97	\$11.12	\$12.57	\$11.52	\$14.40	\$16.32	\$17.75	\$21.65	\$24.72	\$15.93	\$19.95	\$23.44	\$27.12	\$34.76	\$39.66	5
57 58	\$5.91 \$6.39	\$7.35 \$7.88	\$8.57 \$9.14	\$9.65 \$10.31	\$11.99 \$12.85	\$13.55 \$14.54	\$12.08 \$12.66	\$15.09 \$15.82	\$17.09 \$17.91	\$18.67 \$19.64	\$22.97 \$24.37	\$26.24 \$27.84	\$16.58 \$17.27	\$20.82 \$21.74	\$24.49 \$25.60	\$28.38 \$29.69	\$36.43 \$38.19	\$41.59 \$43.63	5
59	\$6.86	\$8.43	\$9.71	\$10.98	\$13.71	\$15.53	\$13.27	\$16.58	\$18.76	\$20.66	\$25.86	\$29.55	\$17.99	\$22.67	\$26.74	\$31.08	\$40.03	\$45.75	59
60	\$7.35	\$8.95	\$10.30	\$11.65	\$14.59	\$16.53	\$13.90	\$17.38	\$19.65	\$21.73	\$27.43	\$31.36	\$18.73	\$23.66	\$27.94	\$32.52	\$41.95	\$47.98	60
61	\$7.83 \$8.31	\$9.48 \$10.02	\$10.88 \$11.45	\$12.32 \$12.98	\$15.44 \$16.31	\$17.52 \$18.51	\$14.56 \$15.28	\$18.22 \$19.07	\$20.58 \$21.57	\$22.85 \$24.00	\$29.11 \$30.86	\$33.29 \$35.34	\$19.50 \$20.32	\$24.68 \$25.75	\$29.19 \$30.50	\$34.01 \$35.59	\$43.97 \$46.09	\$50.31 \$52.78	61 62
62 63	\$9.17	\$11.09	\$11.45	\$12.98	\$18.05	\$20.49	\$16.12	\$20.11	\$23.14	\$25.92	\$33.23	\$38.03	\$20.32	\$27.58	\$30.50	\$37.97	\$49.02	\$56.07	63
64	\$10.04	\$12.14	\$13.89	\$15.75	\$19.81	\$22.48	\$17.01	\$21.21	\$24.83	\$27.97	\$35.78	\$40.92	\$23.38	\$29.52	\$34.88	\$40.51	\$52.13	\$59.57	64
65	\$10.91	\$13.20	\$15.10	\$17.15	\$21.55	\$24.48	\$17.93	\$22.37	\$26.63	\$30.21	\$38.54	\$44.03	\$25.07	\$31.61	\$37.30	\$43.22	\$55.44	\$63.28	65
66	\$11.78	\$14.27	\$16.32	\$18.52	\$23.31	\$26.47	\$18.91	\$23.60	\$28.57	\$32.62	\$41.50	\$47.39	\$26.88	\$33.86	\$39.90	\$46.11	\$58.96	\$67.23	66
67 68	\$12.66 \$14.38	\$15.33 \$17.45	\$17.55 \$20.00	\$19.92 \$22.66	\$25.05 \$28.41	\$28.45 \$32.25	\$19.95 \$22.23	\$24.88 \$27.73	\$30.66 \$33.87	\$35.20 \$38.74	\$44.72 \$48.99	\$50.99 \$55.78	\$28.83 \$31.44	\$36.25 \$39.57	\$42.68 \$46.66	\$49.19 \$53.57	\$62.71 \$67.93	\$71.41 \$77.21	67 68
69	\$16.09	\$19.57	\$22.46	\$25.40	\$31.79	\$36.04	\$24.76	\$30.93	\$37.40	\$42.66	\$53.69	\$61.02	\$34.27	\$43.21	\$51.01	\$58.33	\$73.58	\$83.48	69
70	\$17.81	\$21.68	\$24.92	\$28.15	\$35.16	\$39.83	\$27.58	\$34.49	\$41.31	\$46.95	\$58.83	\$66.76	\$37.36	\$47.18	\$55.76	\$63.53	\$79.71	\$90.26	70
71	\$19.53	\$23.80	\$27.37	\$30.88	\$38.52	\$43.63	\$30.71	\$38.46	\$45.63	\$51.68	\$64.47	\$73.03	\$40.72	\$51.51	\$60.95	\$69.18	\$86.34	\$97.57	71
72 73	\$21.25 \$24.34	\$25.92 \$29.85	\$29.83 \$34.47	\$33.63 \$38.73	\$41.89 \$48.03	\$47.42 \$54.27	\$34.20 \$37.88	\$42.87 \$47.67	\$50.40 \$56.17	\$56.89 \$63.25	\$70.65 \$78.23	\$79.87 \$88.30	\$44.40 \$48.74	\$56.25 \$61.99	\$66.64 \$73.60	\$75.31 \$82.96	\$93.51 \$102.59	\$105.49 \$115.56	72 73
74	\$27.43	\$33.77	\$39.12	\$43.84	\$54.16	\$61.12	\$41.98	\$53.01	\$62.60	\$70.30	\$86.61	\$97.61	\$53.52	\$68.32	\$81.30	\$91.38	\$102.59	\$126.58	74
75	\$30.51	\$37.70	\$43.77	\$48.95	\$60.29	\$67.97	\$46.50	\$58.95	\$69.78	\$78.14	\$95.90	\$107.91	\$58.76	\$75.28	\$89.80	\$100.65	\$123.45	\$138.66	75
76	\$33.62	\$41.62	\$48.40	\$54.05	\$66.43	\$74.81	\$51.52	\$65.56	\$77.78	\$86.86	\$106.18	\$119.30	\$64.52	\$82.97	\$99.21	\$110.86	\$135.43	\$151.88	76
77 78	\$36.70 \$39.55	\$45.54 \$49.17	\$53.04 \$57.38	\$59.16 \$63.95	\$72.57 \$78.33	\$81.68 \$88.07	\$57.09 \$60.70	\$72.91 \$77.66	\$86.71 \$92.51	\$96.55 \$102.93	\$117.57 \$125.13	\$131.89 \$140.18	\$70.83 \$74.77	\$91.43 \$96.71	\$109.59 \$116.12	\$122.11 \$129.29	\$148.58 \$157.06	\$166.36 \$175.62	77 78
79	\$42.39	\$52.80	\$61.71	\$68.75	\$84.11	\$94.46	\$64.53	\$82.73	\$98.69	\$102.33	\$133.18	\$148.98	\$78.91	\$102.31	\$123.02	\$136.88	\$166.02	\$175.02	79
80	\$45.25	\$56.43	\$66.04	\$73.55	\$89.87	\$100.84	\$68.61	\$88.12	\$105.28	\$116.97	\$141.74	\$158.36	\$83.29	\$108.22	\$130.34	\$144.94	\$175.52	\$195.72	80
81	\$48.10	\$60.05	\$70.38	\$78.33	\$95.63	\$107.23	\$72.94	\$93.87	\$112.31	\$124.70	\$150.85	\$168.30	\$87.92	\$114.48	\$138.09	\$153.45	\$185.54	\$206.61	8
82 83	\$50.95 \$54.69	\$63.68 \$68.49	\$74.70 \$80.48	\$83.14 \$89.54	\$101.41 \$109.16	\$113.62 \$122.20	\$77.55 \$82.45	\$99.99 \$106.46	\$119.80 \$127.68	\$132.90 \$141.59	\$160.56 \$170.90	\$178.87 \$190.22	\$92.81 \$98.18	\$121.10 \$128.30	\$146.29 \$155.19	\$162.48 \$172.30	\$196.14 \$207.85	\$218.11 \$230.90	82
84	\$58.44	\$73.29	\$86.24	\$95.95	\$116.92	\$130.79	\$87.65	\$113.33	\$136.08	\$150.85	\$170.90	\$202.29	\$103.86	\$135.95	\$164.63	\$172.30	\$207.03	\$230.90	8
85	\$62.18	\$78.09	\$91.99	\$102.37	\$124.66	\$139.38	\$93.18	\$120.65	\$145.04	\$160.71	\$193.63	\$215.13	\$109.88	\$144.03	\$174.63	\$193.77	\$233.37	\$258.81	8
86	\$65.93	\$82.90	\$97.77	\$108.78	\$132.42	\$147.96	\$99.07	\$128.45	\$154.56	\$171.22	\$206.11	\$228.78	\$116.25	\$152.60	\$185.24	\$205.49	\$247.28	\$274.01	8
87 88	\$69.67 \$73.21	\$87.70 \$92.11	\$103.53 \$108.79	\$115.18 \$121.07	\$140.18 \$147.41	\$156.55 \$164.65	\$105.31 \$109.95	\$136.75 \$142.70	\$164.75 \$171.95	\$182.42 \$190.42	\$219.38 \$229.09	\$243.30 \$254.07	\$122.97 \$127.89	\$161.68 \$168.11	\$196.49 \$204.38	\$217.93 \$226.72	\$262.03 \$272.72	\$290.08 \$301.97	8
89	\$76.75	\$96.54	\$108.79	\$121.07	\$147.41	\$172.74	\$109.95	\$142.70	\$171.95	\$190.42	\$229.09	\$265.31	\$127.89	\$174.81	\$204.38	\$226.72	\$272.72	\$301.97	8
90	\$80.29	\$100.95	\$119.31	\$132.83	\$161.89	\$180.84	\$119.80	\$155.41	\$187.33	\$207.48	\$249.79	\$277.05	\$138.33	\$181.76	\$221.11	\$245.36	\$295.44	\$327.21	9
91	\$83.82	\$105.36	\$124.58	\$138.70	\$169.11	\$188.93	\$125.07	\$162.17	\$195.54	\$216.58	\$260.84	\$289.30	\$143.86	\$189.00	\$229.99	\$255.23	\$307.48	\$340.60	9
92	\$87.35	\$109.77	\$129.82	\$144.58	\$176.34	\$197.02	\$130.56	\$169.25	\$204.09	\$226.09	\$272.38	\$302.09	\$149.60	\$196.54	\$239.22	\$265.51	\$320.03	\$354.55	9:
93 94	\$89.71 \$92.08	\$112.65 \$115.52	\$133.20 \$136.59	\$148.37 \$152.17	\$181.05 \$185.76	\$202.26 \$207.48	\$133.63 \$136.77	\$173.04 \$176.92	\$208.60 \$213.21	\$231.12 \$236.27	\$278.50 \$284.74	\$308.79 \$315.65	\$152.63 \$155.72	\$200.33 \$204.19	\$243.77 \$248.40	\$270.60 \$275.80	\$326.28 \$332.65	\$361.38 \$368.34	9:
95	\$94.45	\$118.40	\$139.96	\$155.96	\$190.45	\$212.71	\$140.00	\$170.92	\$217.93	\$241.52	\$291.13	\$322.63	\$155.72	\$204.19	\$253.12	\$275.00	\$339.15	\$375.43	9:
96	\$96.80	\$121.26	\$143.34	\$159.75	\$195.16	\$217.93	\$143.30	\$184.95	\$222.75	\$246.88	\$297.65	\$329.79	\$162.06	\$212.12	\$257.94	\$286.51	\$345.77	\$382.65	9
97	\$99.17	\$124.15	\$146.72	\$163.55	\$199.87	\$223.16	\$146.67	\$189.09	\$227.69	\$252.38	\$304.32	\$337.10	\$165.35	\$216.21	\$262.85	\$292.01	\$352.52	\$390.01	97
98	\$101.52 \$103.90	\$127.02 \$129.90	\$150.08 \$153.47	\$167.34 \$171.13	\$204.57 \$209.28	\$228.39 \$233.62	\$150.14 \$153.68	\$193.33 \$197.66	\$232.73 \$237.89	\$257.99 \$263.74	\$311.12 \$318.10	\$344.56 \$352.20	\$168.69 \$172.10	\$220.35 \$224.59	\$267.86 \$272.97	\$297.63 \$303.35	\$359.40 \$366.42	\$397.51 \$405.15	98
~	\$105.90	\$129.90	\$156.85	\$174.93	\$213.97	\$238.84	\$157.31	\$202.08	\$243.16	\$269.60	\$325.23	\$360.00	\$175.58	\$228.91	\$278.17	\$309.18	\$373.57	\$412.95	100

ļ				Q	uarterly Prei	mium per \$3		Benefit Amo				esulting in 21	% Cumulativ	ve Increase)					
Issue		-	uture Purch	asa Ontion		- 1	(	Comprehens Aut	o 3% Comp					Δut	o 5% Comp	ound Inflatio	nn .		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	o 3% Comp 4 Year	5 Year	n 7 Year	Lifetime	2 Year	3 Year	4 Year	ound innation 5 Year	7 Year	Lifetime	Age
25	\$10.60	\$12.87	\$14.76	\$16.30	\$19.75	\$22.10	\$15.94	\$19.60	\$22.74	\$25.65	\$31.94	\$36.43	\$29.95	\$37.31	\$43.68	\$50.12	\$63.47	\$72.01	25
26	\$10.67	\$12.95	\$14.87	\$16.43	\$19.92	\$22.30	\$16.19	\$19.92	\$23.09	\$26.08	\$32.47	\$37.06	\$30.32	\$37.77	\$44.21	\$50.72	\$64.25	\$72.93	26
27	\$10.75	\$13.06	\$14.98	\$16.54	\$20.06	\$22.48	\$16.43	\$20.24	\$23.44	\$26.50	\$33.04	\$37.71	\$30.66	\$38.25	\$44.76	\$51.33	\$65.07	\$73.84	27
28	\$10.78	\$13.13	\$15.09	\$16.69	\$20.21	\$22.66	\$16.69	\$20.56	\$23.84	\$26.94	\$33.62	\$38.35	\$31.02	\$38.71	\$45.29	\$51.98	\$65.89	\$74.81	28
29	\$10.86	\$13.20	\$15.19	\$16.80	\$20.39	\$22.84	\$16.93	\$20.89	\$24.22	\$27.39	\$34.19	\$39.03	\$31.37	\$39.17	\$45.83	\$52.61	\$66.70	\$75.77	29
30	\$10.92	\$13.31	\$15.29	\$16.93	\$20.53	\$23.01	\$17.18	\$21.20	\$24.61	\$27.85	\$34.79	\$39.70	\$31.72	\$39.63	\$46.35	\$53.25	\$67.55	\$76.74	30
31	\$10.97	\$13.38	\$15.37	\$17.04	\$20.70	\$23.20	\$17.44	\$21.53	\$25.01	\$28.31	\$35.40	\$40.38	\$32.13	\$40.08	\$46.93	\$53.89	\$68.41	\$77.73	31
32	\$11.02	\$13.44	\$15.48	\$17.15	\$20.85	\$23.38	\$17.68	\$21.88	\$25.40	\$28.78	\$36.00	\$41.10	\$32.52	\$40.56	\$47.50	\$54.57	\$69.26	\$78.73	32
33	\$11.10	\$13.55	\$15.59	\$17.29	\$21.03	\$23.55	\$17.97	\$22.24	\$25.82	\$29.25	\$36.61	\$41.81	\$32.91	\$41.05	\$48.06	\$55.25	\$70.16	\$79.73	33
34	\$11.13	\$13.63	\$15.70	\$17.40	\$21.16	\$23.73	\$18.25	\$22.59	\$26.26	\$29.74	\$37.25	\$42.50	\$33.30	\$41.55	\$48.63	\$55.92	\$71.04	\$80.75	34
35	\$11.21	\$13.70	\$15.80	\$17.53	\$21.31	\$23.95	\$18.54	\$22.90	\$26.69	\$30.24	\$37.88	\$43.22	\$33.68	\$42.01	\$49.24	\$56.61	\$71.94	\$81.82	35
36 37	\$11.32 \$11.42	\$13.88 \$14.01	\$16.01 \$16.23	\$17.75 \$18.01	\$21.64 \$21.91	\$24.27 \$24.61	\$18.89 \$19.25	\$23.38 \$23.84	\$27.21 \$27.74	\$30.84 \$31.48	\$38.68 \$39.48	\$44.12 \$45.03	\$34.14 \$34.62	\$42.58 \$43.15	\$49.92 \$50.59	\$57.38 \$58.17	\$72.96 \$74.00	\$83.00 \$84.17	36 37
38	\$11.42 \$11.57	\$14.01	\$16.40	\$18.22	\$22.24	\$24.01	\$19.25	\$24.30	\$28.28	\$32.13	\$40.30	\$45.03	\$35.08	\$43.71	\$50.59 \$51.27	\$58.95	\$75.02	\$85.38	38
39	\$11.66	\$14.34	\$16.61	\$18.47	\$22.52	\$25.29	\$19.95	\$24.76	\$28.84	\$32.77	\$41.16	\$46.96	\$35.54	\$44.29	\$51.93	\$59.76	\$76.10	\$86.59	39
40	\$11.77	\$14.52	\$16.83	\$18.68	\$22.81	\$25.65	\$20.35	\$25.26	\$29.41	\$33.44	\$42.01	\$47.95	\$36.00	\$44.89	\$52.65	\$60.59	\$77.17	\$87.84	40
41	\$11.88	\$14.65	\$17.04	\$18.92	\$23.12	\$25.97	\$20.74	\$25.76	\$29.99	\$34.11	\$42.91	\$48.95	\$36.47	\$45.50	\$53.36	\$61.39	\$78.27	\$89.08	41
42	\$11.99	\$14.84	\$17.22	\$19.18	\$23.42	\$26.33	\$21.13	\$26.26	\$30.59	\$34.83	\$43.79	\$49.98	\$36.97	\$46.10	\$54.08	\$62.26	\$79.37	\$90.37	42
43	\$12.13	\$15.02	\$17.44	\$19.38	\$23.73	\$26.69	\$21.53	\$26.75	\$31.20	\$35.54	\$44.73	\$51.02	\$37.47	\$46.71	\$54.79	\$63.12	\$80.47	\$91.63	43
44	\$12.23	\$15.15	\$17.64	\$19.64	\$24.02	\$26.99	\$21.91	\$27.29	\$31.80	\$36.26	\$45.64	\$52.07	\$37.96	\$47.34	\$55.53	\$63.97	\$81.60	\$92.95	44
45	\$12.34	\$15.33	\$17.82	\$19.86	\$24.33	\$27.36	\$22.34	\$27.79	\$32.47	\$37.00	\$46.60	\$53.19	\$38.46	\$47.99	\$56.28	\$64.89	\$82.74	\$94.27	45
46	\$12.56	\$15.62	\$18.22	\$20.32	\$24.90	\$28.04	\$23.20	\$28.84	\$33.62	\$38.10	\$47.77	\$54.54	\$39.06	\$48.74	\$57.18	\$65.96	\$84.13	\$95.83	46
47	\$12.77	\$15.94	\$18.61	\$20.78	\$25.48	\$28.71	\$24.05	\$29.95	\$34.79	\$39.24	\$48.98	\$55.92	\$39.67	\$49.51	\$58.09	\$67.02	\$85.53	\$97.44	47
48	\$13.02	\$16.26	\$19.03	\$21.24	\$26.08	\$29.36	\$24.94	\$31.10	\$36.00	\$40.41	\$50.23	\$57.34	\$40.30	\$50.30	\$59.02	\$68.12	\$86.94	\$99.08	48
49 50	\$13.23 \$13.44	\$16.58 \$16.86	\$19.43 \$19.82	\$21.66 \$22.13	\$26.64 \$27.25	\$30.02 \$30.70	\$25.86 \$26.83	\$32.27 \$33.51	\$37.25 \$38.57	\$41.62 \$42.87	\$51.51 \$52.83	\$58.81 \$60.29	\$40.94 \$41.59	\$51.13 \$51.93	\$59.98 \$60.94	\$69.22 \$70.37	\$88.36 \$89.83	\$100.71 \$102.38	49 50
50 51		4.0.00										400.00	4					4.000	50 51
51 52	\$13.66 \$13.92	\$17.18 \$17.50	\$20.21 \$20.59	\$22.59 \$23.06	\$27.82 \$28.42	\$31.37 \$32.02	\$27.82 \$28.84	\$34.79 \$36.10	\$39.92 \$41.29	\$44.15 \$45.46	\$54.19 \$55.56	\$61.83 \$63.39	\$42.23 \$42.91	\$52.76 \$53.61	\$61.91 \$62.90	\$71.50 \$72.68	\$91.32 \$92.81	\$104.08 \$105.84	51 52
52 53	\$13.92 \$14.12	\$17.50	\$20.59	\$23.06	\$28.42	\$32.02	\$28.84	\$37.50	\$42.76	\$46.82	\$56.99	\$65.02	\$43.58	\$54.46	\$63.89	\$72.68	\$94.35	\$105.84	53
54	\$14.12	\$17.02	\$21.00	\$23.95	\$29.56	\$33.37	\$31.06	\$38.92	\$44.25	\$48.20	\$58.44	\$66.70	\$44.25	\$55.32	\$64.93	\$75.05	\$95.91	\$107.36	54
55	\$14.54	\$18.43	\$21.77	\$24.41	\$30.16	\$34.05	\$32.31	\$40.41	\$45.83	\$49.62	\$59.98	\$68.49	\$44.97	\$56.21	\$65.96	\$76.20	\$97.52	\$111.18	55
56	\$15.97	\$20.03	\$23.47	\$26.37	\$32.69	\$36.97	\$33.87	\$42.34	\$47.99	\$52.18	\$63.65	\$72.68	\$46.82	\$58.66	\$68.92	\$79.73	\$102.21	\$116.57	56
57	\$17.37	\$21.60	\$25.19	\$28.35	\$35.26	\$39.84	\$35.50	\$44.36	\$50.26	\$54.89	\$67.52	\$77.12	\$48.74	\$61.23	\$72.01	\$83.41	\$107.11	\$122.28	57
58	\$18.78	\$23.16	\$26.86	\$30.32	\$37.77	\$42.76	\$37.21	\$46.50	\$52.65	\$57.74	\$71.64	\$81.86	\$50.77	\$63.89	\$75.24	\$87.31	\$112.28	\$128.25	58
59	\$20.17	\$24.76	\$28.57	\$32.27	\$40.30	\$45.68	\$38.98	\$48.74	\$55.14	\$60.73	\$76.02	\$86.87	\$52.87	\$66.67	\$78.62	\$91.36	\$117.69	\$134.51	59
60	\$21.60	\$26.33	\$30.27	\$34.25	\$42.87	\$48.60	\$40.88	\$51.08	\$57.78	\$63.86	\$80.65	\$92.20	\$55.07	\$69.55	\$82.14	\$95.59	\$123.33	\$141.05	60
61	\$23.01	\$27.90	\$31.98	\$36.21	\$45.39	\$51.51	\$42.83	\$53.55	\$60.51	\$67.17	\$85.56	\$97.87	\$57.34	\$72.58	\$85.83	\$99.99	\$129.27	\$147.93	61
62	\$24.41	\$29.45	\$33.65	\$38.18	\$47.95	\$54.43	\$44.92	\$56.06	\$63.43	\$70.58	\$90.72	\$103.92	\$59.73	\$75.70	\$89.68	\$104.63	\$135.50	\$155.17	62
63	\$26.97	\$32.58	\$37.25	\$42.26	\$53.08	\$60.26	\$47.39	\$59.13	\$68.05	\$76.20	\$97.68	\$111.80	\$64.08	\$81.07	\$95.91	\$111.64	\$144.11	\$164.85	63
64	\$29.52 \$32.09	\$35.72 \$38.82	\$40.84	\$46.32 \$50.41	\$58.23	\$66.10	\$49.98	\$62.36	\$73.00	\$82.25	\$105.19	\$120.31	\$68.73	\$86.80 \$92.95	\$102.56	\$119.10 \$127.07	\$153.26	\$175.13	64
65 66	\$32.09 \$34.65	\$38.82 \$41.94	\$44.40 \$47.99	\$50.41 \$54.46	\$63.36 \$68.51	\$71.97 \$77.80	\$52.72 \$55.61	\$65.78 \$69.37	\$78.30 \$83.99	\$88.79 \$95.87	\$113.30 \$122.01	\$129.46 \$139.30	\$73.71 \$79.05	\$92.95 \$99.54	\$109.67 \$117.28	\$127.07 \$135.56	\$163.00 \$173.36	\$186.05 \$197.66	65 66
67	\$37.21	\$45.08	\$51.58	\$58.55	\$73.65	\$83.63	\$58.66	\$73.15	\$90.15	\$103.48	\$131.44	\$149.91	\$84.78	\$106.55	\$125.47	\$144.61	\$173.36	\$209.96	67
68	\$42.26	\$51.29	\$58.81	\$66.64	\$83.52	\$94.81	\$65.35	\$81.53	\$99.57	\$113.91	\$144.03	\$163.99	\$92.42	\$116.33	\$137.18	\$157.49	\$199.72	\$209.96	68
69	\$47.31	\$57.52	\$66.03	\$74.67	\$93.45	\$105.94	\$72.79	\$90.94	\$109.97	\$125.40	\$157.85	\$179.40	\$100.75	\$127.04	\$149.94	\$171.50	\$216.33	\$245.42	69
70	\$52.37	\$63.75	\$73.24	\$82.74	\$103.35	\$117.11	\$81.07	\$101.39	\$121.45	\$138.03	\$172.95	\$196.26	\$109.82	\$138.70	\$163.93	\$186.77	\$234.33	\$265.34	70
71	\$57.42	\$69.97	\$80.47	\$90.78	\$113.27	\$128.25	\$90.29	\$113.05	\$134.16	\$151.94	\$189.53	\$214.69	\$119.70	\$151.45	\$179.19	\$203.38	\$253.83	\$286.87	71
72	\$62.47	\$76.20	\$87.69	\$98.86	\$123.16	\$139.41	\$100.53	\$126.04	\$148.17	\$167.27	\$207.72	\$234.83	\$130.53	\$165.39	\$195.91	\$221.42	\$274.91	\$310.13	72
73	\$71.58	\$87.76	\$101.35	\$113.87	\$141.20	\$159.56	\$111.39	\$140.16	\$165.13	\$185.94	\$229.99	\$259.58	\$143.29	\$182.25	\$216.39	\$243.90	\$301.60	\$339.74	73
74	\$80.65	\$99.30	\$115.02	\$128.89	\$159.23	\$179.69	\$123.41	\$155.85	\$184.06	\$206.68	\$254.65	\$286.98	\$157.34	\$200.85	\$239.02	\$268.65	\$330.88	\$372.14	74
75	\$89.73	\$110.81	\$128.67	\$143.89	\$177.27	\$199.82	\$136.71	\$173.32	\$205.16	\$229.75	\$281.93	\$317.25	\$172.76	\$221.34	\$264.03	\$295.91	\$362.97	\$407.64	75
76	\$98.82	\$122.38	\$142.30	\$158.91	\$195.31	\$219.96	\$151.48	\$192.74	\$228.67	\$255.34	\$312.17	\$350.72	\$189.68	\$243.94	\$291.68	\$325.93	\$398.18	\$446.52	76
77	\$107.90	\$133.90	\$155.96	\$173.92	\$213.33	\$240.13	\$167.84	\$214.34	\$254.93	\$283.84	\$345.64	\$387.76	\$208.25	\$268.81	\$322.20	\$359.01	\$436.81	\$489.10	77
78	\$116.26	\$144.57	\$168.69	\$188.01	\$230.31	\$258.91	\$178.44	\$228.32	\$271.96	\$302.60	\$367.87	\$412.13	\$219.81	\$284.34	\$341.36	\$380.11	\$461.75	\$516.32	78
79 80	\$124.65 \$133.06	\$155.24 \$165.01	\$181.42 \$194.17	\$202.14 \$216.22	\$247.28 \$264.21	\$277.70	\$189.72 \$201.71	\$243.22	\$290.15 \$309.53	\$322.59 \$343.89	\$391.53 \$416.71	\$438.02 \$465.56	\$232.02 \$244.89	\$300.78	\$361.68 \$383.21	\$402.45 \$426.11	\$488.11	\$545.07 \$575.42	79 80
81	\$133.06	\$165.91 \$176.55	\$194.17	\$216.22	\$264.21	\$296.47 \$315.25	\$201.71	\$259.08 \$275.99	\$330.20	\$366.60	\$416.71	\$494.79	\$258.48	\$318.18 \$336.57	\$406.00	\$451.15	\$516.01 \$545.49	\$607.43	81
82	\$141.42	\$176.55	\$206.90	\$230.31	\$281.18	\$334.05	\$214.43	\$275.99	\$352.22	\$390.74	\$472.03	\$525.89	\$272.86	\$356.03	\$406.00	\$477.69	\$576.65	\$641.22	82
83	\$160.80	\$201.34	\$236.60	\$263.25	\$320.96	\$359.26	\$242.40	\$312.98	\$375.38	\$416.28	\$502.46	\$559.26	\$288.65	\$377.23	\$456.25	\$506.58	\$611.05	\$678.85	83
84	\$171.82	\$215.48	\$253.53	\$282.10	\$343.75	\$384.52	\$257.70	\$333.19	\$400.06	\$443.50	\$534.82	\$594.73	\$305.37	\$399.67	\$483.99	\$537.21	\$647.48	\$718.71	84
85	\$182.82	\$229.60	\$270.47	\$300.95	\$366.52	\$409.78	\$273.96	\$354.72	\$426.39	\$472.49	\$569.29	\$632.47	\$323.05	\$423.48	\$513.40	\$569.68	\$686.08	\$760.89	85
86	\$193.84	\$243.72	\$287.44	\$319.81	\$389.32	\$435.00	\$291.25	\$377.62	\$454.43	\$503.37	\$605.97	\$672.61	\$341.77	\$448.66	\$544.60	\$604.15	\$726.99	\$805.57	86
87	\$204.84	\$257.84	\$304.38	\$338.64	\$412.13	\$460.26	\$309.64	\$402.06	\$484.34	\$536.31	\$645.00	\$715.30	\$361.54	\$475.33	\$577.69	\$640.72	\$770.36	\$852.85	87
88	\$215.23	\$270.82	\$319.85	\$355.93	\$433.40	\$484.07	\$323.22	\$419.55	\$505.54	\$559.83	\$673.52	\$746.94	\$375.98	\$494.26	\$600.89	\$666.56	\$801.81	\$887.79	88
89	\$225.64	\$283.81	\$335.29	\$373.21	\$454.67	\$507.85	\$337.43	\$437.86	\$527.67	\$584.38	\$703.30	\$779.99	\$391.03	\$513.93	\$625.00	\$693.41	\$834.53	\$924.14	89
90	\$236.04	\$296.79	\$350.76	\$390.49	\$475.94	\$531.65	\$352.22	\$456.91	\$550.76	\$609.98	\$734.38	\$814.50	\$406.68	\$534.40	\$650.09	\$721.33	\$868.57	\$961.98	90
91	\$246.42	\$309.75	\$366.23	\$407.78	\$497.18	\$555.46	\$367.70	\$476.81	\$574.87	\$636.74	\$766.88	\$850.53	\$422.94	\$555.67	\$676.16	\$750.40		\$1,001.37	91
92	\$256.81	\$322.73	\$381.67	\$425.07	\$518.46	\$579.25	\$383.85	\$497.57	\$600.03	\$664.70	\$800.80	\$888.14	\$439.84	\$577.82	\$703.30	\$780.59		\$1,042.39	92
93	\$263.75	\$331.19	\$391.60	\$436.21	\$532.29	\$594.62	\$392.88	\$508.75	\$613.31	\$679.50	\$818.77	\$907.85	\$448.73	\$588.97	\$716.67	\$795.58		\$1,062.46	93
94	\$270.71	\$339.63	\$401.57	\$447.37	\$546.14	\$609.98	\$402.13	\$520.17	\$626.86	\$694.62	\$837.12	\$927.98	\$457.81	\$600.31	\$730.30	\$810.87		\$1,082.92	94
95	\$277.66	\$348.10	\$411.49	\$458.51	\$559.94	\$625.35	\$411.60	\$531.83	\$640.72	\$710.05	\$855.91	\$948.54	\$467.05	\$611.88	\$744.17	\$826.45		\$1,103.75	95
96	\$284.59	\$356.53	\$421.41	\$469.69	\$573.77	\$640.72	\$421.30	\$543.75	\$654.87	\$725.86	\$875.08	\$969.57	\$476.48	\$623.65	\$758.33			\$1,125.00	96
97 98	\$291.52 \$298.47	\$364.98	\$431.34 \$441.27	\$480.82	\$587.61 \$601.41	\$656.08	\$431.23	\$555.91	\$669.39 \$684.23	\$742.01	\$894.69	\$991.06	\$486.12 \$495.95	\$635.64	\$772.78 \$787.50			\$1,146.62	97 98
98	\$298.47 \$305.44	\$373.42 \$381.89	\$441.27 \$451.22	\$491.99 \$503.12	\$601.41 \$615.25	\$671.46 \$686.83	\$441.41 \$451.83	\$568.36 \$581.11	\$684.23 \$699.38	\$758.52 \$775.37		\$1,013.00 \$1.035.46	\$495.95 \$505.98	\$647.83 \$660.29	\$787.50 \$802.51		\$1,056.66 \$1,077.29		98
	9303.44	\$390.36	\$451.22 \$461.14	\$514.29	\$629.09	\$702.20	\$451.83	\$594.12	\$714.86	\$792.63		\$1,035.46	\$516.21	\$672.99	\$802.51		\$1,077.29		100+

					Annual Prei	mium per \$3	800 Monthly B			% Phase 2 I		sulting in 21	% Cumulativ	ve Increase)					
Issue			Future Purcl	nase Option						pound Inflati				Aı	uto 5% Com	pound Inflati	on		Iss
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$39.81	\$48.36	\$55.44	\$61.18	\$74.14	\$82.96	\$59.85	\$73.60	\$85.37	\$96.32	\$119.96	\$136.80	\$112.49	\$140.13	\$164.04	\$188.22	\$238.32	\$270.38	2
26 27	\$40.07 \$40.34	\$48.63 \$49.03	\$55.85 \$56.24	\$61.71 \$62.12	\$74.80 \$75.35	\$83.75 \$84.43	\$60.78 \$61.71	\$74.80 \$76.01	\$86.70 \$88.03	\$97.91 \$99.53	\$121.97 \$124.10	\$139.19 \$141.59	\$113.82 \$115.15	\$141.86 \$143.61	\$166.05 \$168.05	\$190.49 \$192.76	\$241.25 \$244.32	\$273.85 \$277.32	2
28	\$40.48	\$49.29	\$56.64	\$62.66	\$75.88	\$85.09	\$62.66	\$77.21	\$89.51	\$101.12	\$126.24	\$144.00	\$116.49	\$145.34	\$170.05	\$195.16	\$247.40	\$280.93	2
29	\$40.74	\$49.57	\$57.04	\$63.05	\$76.55	\$85.77	\$63.59	\$78.41	\$90.97	\$102.86	\$128.37	\$146.54	\$117.82	\$147.08	\$172.06	\$197.57	\$250.47	\$284.54	2
30	\$41.01	\$49.96	\$57.44	\$63.59	\$77.08	\$86.43	\$64.52	\$79.62	\$92.44	\$104.59	\$130.65	\$149.08	\$119.16	\$148.82	\$174.06	\$199.98	\$253.68	\$288.13	3
31	\$41.14	\$50.23	\$57.71	\$63.99	\$77.75	\$87.10	\$65.46	\$80.82	\$93.91	\$106.34	\$132.92	\$151.61	\$120.63	\$150.55	\$176.20	\$202.39	\$256.88	\$291.87	3
32	\$41.40	\$50.49	\$58.10	\$64.38	\$78.28	\$87.76	\$66.40	\$82.16	\$95.38	\$108.06	\$135.18	\$154.29	\$122.10	\$152.30	\$178.33	\$204.92	\$260.10	\$295.63	3
33	\$41.67	\$50.90	\$58.52	\$64.92	\$78.96	\$88.43	\$67.46	\$83.49	\$96.99	\$109.81	\$137.46	\$156.96	\$123.56	\$154.15	\$180.48	\$207.46	\$263.43	\$299.37	3
34 35	\$41.82 \$42.09	\$51.16 \$51.43	\$58.92 \$59.31	\$65.33 \$65.86	\$79.49 \$80.01	\$89.10 \$89.90	\$68.53 \$69.60	\$84.82 \$86.03	\$98.59 \$100.19	\$111.67 \$113.54	\$139.87 \$142.27	\$159.63 \$162.31	\$125.03 \$126.51	\$156.04 \$157.76	\$182.61 \$184.88	\$210.00 \$212.54	\$266.77 \$270.11	\$303.24 \$307.24	3
36	\$42.48	\$52.11	\$60.12	\$66.66	\$81.21	\$91.10	\$70.93	\$87.76	\$100.13	\$115.82	\$145.20	\$165.65	\$128.24	\$159.91	\$187.42	\$215.48	\$273.98	\$311.65	3
37	\$42.88	\$52.64	\$60.91	\$67.60	\$82.29	\$92.44	\$72.27	\$89.51	\$104.19	\$118.22	\$148.27	\$169.13	\$129.98	\$162.04	\$189.96	\$218.41	\$277.85	\$316.06	3
38	\$43.42	\$53.31	\$61.58	\$68.39	\$83.49	\$93.64	\$73.60	\$91.23	\$106.21	\$120.63	\$151.35	\$172.73	\$131.71	\$164.18	\$192.50	\$221.34	\$281.72	\$320.61	3
39	\$43.81	\$53.83	\$62.39	\$69.33	\$84.56	\$94.97	\$74.93	\$92.97	\$108.33	\$123.04	\$154.55	\$176.33	\$133.45	\$166.32	\$195.03	\$224.42	\$285.75	\$325.14	3
40	\$44.21	\$54.49	\$63.18	\$70.14	\$85.64	\$96.32	\$76.42	\$94.84	\$110.47	\$125.58	\$157.76	\$180.07	\$135.18	\$168.58	\$197.70	\$227.49	\$289.75	\$329.82	4
41	\$44.62 \$45.01	\$55.03	\$63.99	\$71.06	\$86.83 \$87.89	\$97.52	\$77.88 \$79.35	\$96.71 \$98.59	\$112.62	\$128.11	\$161.10	\$183.81	\$136.93 \$138.80	\$170.85	\$200.38	\$230.57	\$293.89	\$334.49	4
42 43	\$45.01 \$45.56	\$55.70 \$56.38	\$64.65 \$65.46	\$72.01 \$72.81	\$87.89	\$98.86 \$100.19	\$79.35 \$80.82	\$98.59 \$100.45	\$114.87 \$117.15	\$130.78 \$133.45	\$164.44 \$167.92	\$187.68 \$191.55	\$138.80 \$140.67	\$173.13 \$175.41	\$203.05 \$205.72	\$233.77 \$236.98	\$298.02 \$302.16	\$339.31 \$344.11	4
43	\$45.56 \$45.96	\$56.90	\$66.26	\$73.73	\$90.17	\$100.19	\$82.29	\$100.45	\$117.13	\$136.13	\$171.38	\$191.55	\$140.67	\$177.79	\$203.72	\$230.90	\$306.45	\$349.06	4
45	\$46.35	\$57.57	\$66.92	\$74.54	\$91.37	\$102.73	\$83.89	\$104.32	\$121.97	\$138.93	\$174.99	\$199.72	\$144.40	\$180.20	\$211.33	\$243.66	\$310.72	\$354.00	4
46	\$47.16	\$58.65	\$68.39	\$76.27	\$93.51	\$105.27	\$87.10	\$108.33	\$126.24	\$143.07	\$179.41	\$204.78	\$146.67	\$183.02	\$214.67	\$247.67	\$315.93	\$359.88	4
47	\$47.95	\$59.85	\$69.86	\$78.01	\$95.66	\$107.80	\$90.30	\$112.49	\$130.65	\$147.35	\$183.94	\$210.00	\$148.95	\$185.96	\$218.14	\$251.67	\$321.13	\$365.89	4
48	\$48.90	\$61.05	\$71.47	\$79.75	\$97.91	\$110.21	\$93.64	\$116.75	\$135.18	\$151.75	\$188.62	\$215.34	\$151.35	\$188.89	\$221.62	\$255.82	\$326.48	\$372.03	4
49 50	\$49.70 \$50.49	\$62.26 \$63.32	\$72.94 \$74.40	\$81.35 \$83.09	\$100.06 \$102.33	\$112.75 \$115.29	\$97.12 \$100.72	\$121.15 \$125.84	\$139.87 \$144.80	\$156.30 \$160.96	\$193.44 \$198.36	\$220.81 \$226.42	\$153.76 \$156.17	\$191.95 \$195.03	\$225.21 \$228.83	\$259.95 \$264.23	\$331.82 \$337.30	\$378.17 \$384.45	- 4
51	\$50.49 \$51.29	\$64.52	\$74.40 \$75.88	\$83.09	\$102.33	\$115.29	\$100.72	\$125.84	\$144.80	\$165.78	\$203.45	\$232.18	\$158.55	\$195.03	\$228.83	\$264.23	\$337.30	\$390.86	5
52	\$52.24	\$65.73	\$77.34	\$86.56	\$106.73	\$120.23	\$108.33	\$135.60	\$155.09	\$170.72	\$208.65	\$238.04	\$161.10	\$201.31	\$236.18	\$272.92	\$348.51	\$397.41	Ė
53	\$53.03	\$66.92	\$78.82	\$88.30	\$108.88	\$122.77	\$112.35	\$140.80	\$160.57	\$175.80	\$214.01	\$244.19	\$163.64	\$204.51	\$239.92	\$277.32	\$354.27	\$403.96	
54	\$53.83	\$68.12	\$80.29	\$89.90	\$111.00	\$125.31	\$116.62	\$146.15	\$166.18	\$181.01	\$219.48	\$250.47	\$166.18	\$207.72	\$243.79	\$281.85	\$360.14	\$410.64	5
55	\$54.64	\$69.20	\$81.75	\$91.63	\$113.28	\$127.84	\$121.29	\$151.75	\$172.06	\$186.35	\$225.21	\$257.15	\$168.86	\$211.06	\$247.67	\$286.14	\$366.16	\$417.45	
56	\$59.98	\$75.22	\$88.17	\$98.99	\$122.77	\$138.80	\$127.17	\$158.97	\$180.20	\$195.98	\$238.99	\$272.92	\$175.80	\$220.29	\$258.74	\$299.37	\$383.79	\$437.76	
57 58	\$65.20 \$70.53	\$81.08 \$86.97	\$94.58 \$100.86	\$106.47 \$113.82	\$132.39 \$141.86	\$149.62 \$160.57	\$133.32 \$139.73	\$166.58 \$174.59	\$188.76 \$197.70	\$206.13 \$216.81	\$253.54 \$269.05	\$289.62 \$307.37	\$183.02 \$190.62	\$229.90 \$239.92	\$270.38 \$282.54	\$313.26 \$327.81	\$402.22 \$421.59	\$459.12 \$481.57	
59	\$75.75	\$92.97	\$100.80	\$121.15	\$151.35	\$171.52	\$146.41	\$183.02	\$207.05	\$228.03	\$285.46	\$326.22	\$198.51	\$250.34	\$295.22	\$343.05	\$441.89	\$505.08	į
60	\$81.08	\$98.86	\$113.69	\$128.65	\$160.96	\$182.48	\$153.49	\$191.82	\$216.94	\$239.79	\$302.84	\$346.26	\$206.79	\$261.15	\$308.44	\$358.93	\$463.14	\$529.66	ì
61	\$86.43	\$104.73	\$120.10	\$135.99	\$170.46	\$193.44	\$160.83	\$201.05	\$227.23	\$252.21	\$321.27	\$367.49	\$215.34	\$272.51	\$322.34	\$375.50	\$485.44	\$555.43	6
62	\$91.63	\$110.61	\$126.37	\$143.34	\$180.07	\$204.38	\$168.72	\$210.53	\$238.17	\$265.02	\$340.64	\$390.20	\$224.29	\$284.26	\$336.77	\$392.88	\$508.82	\$582.69	•
63	\$101.26	\$122.36	\$139.87	\$158.71	\$199.31	\$226.29	\$177.94	\$222.01	\$255.55	\$286.14	\$366.83	\$419.86	\$240.58	\$304.44	\$360.14	\$419.19	\$541.15	\$619.03	6
64	\$110.87	\$134.11	\$153.35	\$173.92	\$218.67	\$248.19	\$187.68	\$234.17	\$274.11	\$308.84	\$395.01	\$451.78	\$258.08	\$325.95	\$385.12	\$447.24	\$575.48	\$657.64	6
65 66	\$120.49 \$130.11	\$145.75 \$157.50	\$166.72 \$180.20	\$189.29 \$204.51	\$237.91 \$257.28	\$270.24 \$292.14	\$197.97 \$208.80	\$246.99 \$260.49	\$294.02 \$315.39	\$333.43 \$360.01	\$425.46 \$458.19	\$486.12 \$523.12	\$276.79 \$296.82	\$349.06 \$373.77	\$411.84 \$440.43	\$477.17 \$509.08	\$612.08 \$650.96	\$698.64 \$742.19	6
67	\$139.73	\$169.26	\$193.70	\$219.88	\$276.52	\$314.06	\$220.29	\$274.65	\$338.50	\$388.60	\$493.59	\$562.93	\$318.33	\$400.09	\$471.15	\$543.03	\$692.36	\$788.41	ė
68	\$158.71	\$192.63	\$220.81	\$250.21	\$313.65	\$356.00	\$245.39	\$306.17	\$373.90	\$427.74	\$540.88	\$615.81	\$347.05	\$436.82	\$515.10	\$591.37	\$749.95	\$852.40	ē
69	\$177.66	\$216.01	\$247.93	\$280.39	\$350.92	\$397.82	\$273.32	\$341.44	\$412.92	\$470.89	\$592.70	\$673.67	\$378.31	\$477.03	\$563.06	\$644.01	\$812.32	\$921.60	6
70	\$196.64	\$239.38	\$275.04	\$310.72	\$388.06	\$439.76	\$304.44	\$380.71	\$456.06	\$518.31	\$649.48	\$736.99	\$412.37	\$520.85	\$615.55	\$701.32	\$879.91	\$996.40	7
71 72	\$215.61 \$234.58	\$262.77 \$286.14	\$302.16 \$329.29	\$340.90 \$371.23	\$425.33	\$481.57 \$523.52	\$339.04 \$377.51	\$424.53	\$503.75 \$556.38	\$570.54 \$628.11	\$711.73 \$780.00	\$806.18	\$449.52 \$490.13	\$568.67	\$672.86 \$735.65	\$763.71 \$831.42		\$1,077.23	7
73	\$234.58 \$268.76	\$286.14 \$329.56	\$329.29 \$380.58	\$3/1.23 \$427.60	\$462.46 \$530.20	\$523.52 \$599.12	\$377.51 \$418.25	\$473.30 \$526.33	\$556.38 \$620.10	\$628.11 \$698.25	\$780.00 \$863.62	\$881.79 \$974.77	\$490.13 \$538.08	\$621.04 \$684.35	\$735.65 \$812.59	\$831.42 \$915.85			7
74	\$302.84	\$372.83	\$431.87	\$483.98	\$597.93	\$674.73	\$463.41	\$585.23	\$691.16	\$776.12			\$590.84	\$754.22		\$1,008.82			1 7
75	\$336.90	\$416.12	\$483.18	\$540.35	\$665.64	\$750.34	\$513.37	\$650.83	\$770.39	\$862.69	\$1,058.65		\$648.68	\$831.16					7
76	\$371.10	\$459.54	\$534.34	\$596.73	\$733.38	\$825.95	\$568.80	\$723.77	\$858.68	\$958.87	\$1,172.20		\$712.27	\$915.98	\$1,095.26	\$1,223.89	\$1,495.21		7
77	\$405.15	\$502.82	\$585.63	\$653.10	\$801.11	\$901.69	\$630.26	\$804.85	\$957.26		\$1,297.91		\$782.00	\$1,009.36					7
78 79	\$436.56	\$542.89	\$633.46	\$705.99	\$864.82	\$972.22	\$670.07	\$857.35	\$1,021.25	\$1,136.27		\$1,547.57	\$825.42	\$1,067.74		\$1,427.34	\$1,733.92		7
79 80	\$468.07 \$499.61	\$582.97 \$623.04	\$681.27 \$729.10	\$759.02 \$811.92		\$1,042.76 \$1,113.29	\$712.40 \$757.43	\$913.31 \$972.88	\$1,089.51 \$1,162,32	\$1,211.34 \$1,291.36			\$871.23 \$919.59	\$1,129.45 \$1,194.78		\$1,511.25 \$1,600.07			8
81	\$530.99	\$662.98	\$776.93	\$864.82			\$805.24			\$1,291.30	\$1,665.40		\$970.63	\$1,194.76		\$1,600.07			8
82	\$562.52	\$703.05	\$824.75	\$917.86	\$1,119.57	\$1,254.36	\$856.14		\$1,322.62	\$1,467.28			\$1,024.60	\$1,336.91	\$1,615.03	\$1,793.77	\$2,165.39	\$2,407.86	8
83	\$603.80	\$756.09	\$888.47	\$988.53	\$1,205.19	\$1,349.06	\$910.25	\$1,175.27	\$1,409.57	\$1,563.20	\$1,886.74	\$2,100.08	\$1,083.91	\$1,416.53		\$1,902.24			8
84	\$645.21	\$809.12				\$1,443.90			\$1,502.29		\$2,008.30		\$1,146.68	\$1,500.81	\$1,817.41		\$2,431.36		8
85	\$686.50	\$862.15				\$1,538.76					\$2,137.74		\$1,213.07	\$1,590.18					8
86 87	\$727.90 \$769.18		\$1,079.35 \$1,142.94			\$1,633.47 \$1,728.32				\$1,890.22 \$2.013.91	\$2,275.47 \$2,422.01		\$1,283.34		\$2,045.03 \$2,169.28				8
88	\$769.18 \$808.18	\$968.22		\$1,271.59 \$1.336.51	\$1,547.57 \$1,627.45	\$1,728.32 \$1,817.67	\$1,162.71		\$1,818.75		\$2,422.01		\$1,357.62	\$1,784.95 \$1,856.02	\$2,169.28	\$2,405.98	\$2,892.76		
89						\$1,907.05		\$1,644.15					\$1,468.36	\$1,929.90	\$2,230.30	\$2,603.82	\$3,133.75		
90		\$1,114.50				\$1,996.41		\$1,715.76		\$2,290.56	\$2,757.71		\$1,527.13	\$2,006.70			\$3,261.59		
91	\$925.33	\$1,163.12	\$1,375.25	\$1,531.28	\$1,866.98	\$2,085.79	\$1,380.72	\$1,790.43	\$2,158.72	\$2,391.03	\$2,879.67		\$1,588.19	\$2,086.59	\$2,539.03	\$2,817.83	\$3,394.63	\$3,760.26	
92		\$1,211.88		\$1,596.20		\$2,175.14	\$1,441.37		\$2,253.16		\$3,007.10		\$1,651.64	\$2,169.81	\$2,640.96	\$2,931.24	\$3,533.17		!
93	φοσοσ	\$1,243.66	Ψ1,110.10		\$1,998.82	\$2,232.86	\$1,475.31	\$1,910.38	\$2,302.99		\$3,074.58		\$1,685.04	\$2,211.62	\$2,691.18	\$2,987.48	\$3,602.09	\$3,989.62	!
94		\$1,275.33		\$1,679.95		\$2,290.56	\$1,510.04		\$2,353.89				\$1,719.09	\$2,254.23	\$2,742.34				9
95 96			\$1,545.17 \$1.582.44		\$2,102.62 \$2,154.57	\$2,348.27 \$2,405.98		\$1,997.08 \$2.041.83	\$2,405.98 \$2,459.15	\$2,666.33 \$2,725.65			\$1,753.82 \$1,789.23			\$3,103.42 \$3,163.01	\$3,744.22 \$3.817.30		9
97			\$1,582.44			\$2,405.98	\$1,582.04	\$2,041.83	\$2,459.15		\$3,286.03		\$1,789.23			\$3,163.01			3
98			\$1,656.97					\$2,134.28		\$2,760.29		\$3,803.94	\$1,862.30						
99			\$1,694.37							\$2,911.60					\$3,013.52				Š
100+	\$1.173.00	\$1,465.82	\$1,731.65	\$1.931.23	\$2,362.29	\$2,636.82	\$1,736.72	\$2,230.99	\$2,684.37	\$2,976.38	\$3,590.47	\$3,974.39	\$1,938.43	\$2,527.15	\$3,070.97	\$3,413.33	\$4,124.27	\$4,558.95	10

]				N	Monthly Pren	nium per \$3		Benefit Amou				sulting in 21°	% Cumulativ	e Increase)					
Issue		-	uture Purch	ase Ontion			C	Comprehensi Aut	ve - 60 Day			1		Διι	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$3.88	\$4.75	\$5.43	\$6.01	\$7.25	\$8.12	\$5.78	\$7.13	\$8.26	\$9.32	\$11.59	\$13.29	\$10.64	\$13.20	\$15.40	\$17.64	\$22.31	\$25.29	25
26	\$3.91	\$4.79	\$5.47	\$6.04	\$7.30	\$8.18	\$5.85	\$7.24	\$8.39	\$9.47	\$11.78	\$13.52	\$10.76	\$13.35	\$15.59	\$17.86	\$22.59	\$25.62	26
27	\$3.94	\$4.82	\$5.52	\$6.08	\$7.37	\$8.25	\$5.94	\$7.35	\$8.54	\$9.64	\$11.99	\$13.75	\$10.88	\$13.52	\$15.76	\$18.07	\$22.88	\$25.94	27
28	\$3.95	\$4.84	\$5.56	\$6.14	\$7.43	\$8.32	\$6.03	\$7.47	\$8.67	\$9.79	\$12.20	\$13.98	\$11.01	\$13.67	\$15.96	\$18.29	\$23.18	\$26.28	28
29 30	\$3.97 \$3.99	\$4.87 \$4.91	\$5.59 \$5.63	\$6.18 \$6.22	\$7.48 \$7.54	\$8.38 \$8.45	\$6.13 \$6.22	\$7.59 \$7.71	\$8.80 \$8.94	\$9.94 \$10.12	\$12.41 \$12.62	\$14.22 \$14.47	\$11.14 \$11.28	\$13.83 \$14.00	\$16.16 \$16.35	\$18.52 \$18.76	\$23.46 \$23.75	\$26.62 \$26.96	29 30
31	\$4.02	\$4.94	\$5.67	\$6.27	\$7.60	\$8.51	\$6.31	\$7.71	\$9.09	\$10.12	\$12.84	\$14.47	\$11.41	\$14.00	\$16.54	\$18.99	\$23.75	\$20.90	31
32	\$4.03	\$4.96	\$5.71	\$6.31	\$7.66	\$8.58	\$6.41	\$7.95	\$9.23	\$10.45	\$13.06	\$14.96	\$11.54	\$14.34	\$16.73	\$19.22	\$24.35	\$27.67	32
33	\$4.06	\$4.99	\$5.75	\$6.36	\$7.71	\$8.66	\$6.51	\$8.07	\$9.38	\$10.63	\$13.28	\$15.21	\$11.68	\$14.51	\$16.94	\$19.45	\$24.66	\$28.02	33
34	\$4.08	\$5.03	\$5.79	\$6.40	\$7.77	\$8.71	\$6.61	\$8.20	\$9.53	\$10.79	\$13.51	\$15.48	\$11.81	\$14.67	\$17.15	\$19.69	\$24.97	\$28.38	34
35	\$4.10	\$5.06	\$5.82	\$6.45	\$7.83	\$8.79	\$6.70	\$8.33	\$9.68	\$10.98	\$13.74	\$15.74	\$11.96	\$14.86	\$17.35	\$19.93	\$25.29	\$28.74	35
36	\$4.14	\$5.12	\$5.90	\$6.53	\$7.94	\$8.91	\$6.82	\$8.48	\$9.88	\$11.20	\$14.03	\$16.07	\$12.11	\$15.05	\$17.58	\$20.21	\$25.64	\$29.15	36
37 38	\$4.19 \$4.22	\$5.18 \$5.24	\$5.97 \$6.05	\$6.62 \$6.70	\$8.05 \$8.15	\$9.04 \$9.16	\$6.94 \$7.08	\$8.64 \$8.81	\$10.07 \$10.26	\$11.42 \$11.65	\$14.31 \$14.62	\$16.41 \$16.74	\$12.27 \$12.44	\$15.26 \$15.47	\$17.82 \$18.06	\$20.48 \$20.77	\$26.00 \$26.37	\$29.56 \$29.99	37 38
39	\$4.27	\$5.30	\$6.13	\$6.79	\$8.26	\$9.28	\$7.22	\$8.98	\$10.47	\$11.88	\$14.92	\$17.09	\$12.61	\$15.68	\$18.30	\$21.05	\$26.74	\$30.40	39
40	\$4.31	\$5.35	\$6.19	\$6.88	\$8.37	\$9.42	\$7.35	\$9.15	\$10.67	\$12.12	\$15.24	\$17.45	\$12.78	\$15.87	\$18.55	\$21.34	\$27.12	\$30.84	40
41	\$4.36	\$5.41	\$6.27	\$6.96	\$8.49	\$9.54	\$7.48	\$9.33	\$10.88	\$12.36	\$15.55	\$17.81	\$12.95	\$16.09	\$18.80	\$21.64	\$27.49	\$31.28	41
42	\$4.39	\$5.47	\$6.34	\$7.04	\$8.60	\$9.67	\$7.61	\$9.52	\$11.10	\$12.62	\$15.87	\$18.18	\$13.11	\$16.31	\$19.06	\$21.93	\$27.87	\$31.72	42
43	\$4.43	\$5.53	\$6.42	\$7.13	\$8.71	\$9.79	\$7.76	\$9.69	\$11.32	\$12.87	\$16.20	\$18.56	\$13.30	\$16.53	\$19.32	\$22.24	\$28.27	\$32.18	43
44 45	\$4.48	\$5.59	\$6.50	\$7.23	\$8.82	\$9.91	\$7.90	\$9.88	\$11.53	\$13.15	\$16.54	\$18.95	\$13.48	\$16.74	\$19.58	\$22.54	\$28.67	\$32.64	44
45 46	\$4.51 \$4.60	\$5.65 \$5.76	\$6.57 \$6.72	\$7.30 \$7.47	\$8.93 \$9.15	\$10.04 \$10.29	\$8.06 \$8.34	\$10.07 \$10.43	\$11.76 \$12.14	\$13.41 \$13.78	\$16.90 \$17.31	\$19.34 \$19.83	\$13.66 \$13.88	\$16.97 \$17.25	\$19.84 \$20.16	\$22.85 \$23.22	\$29.07 \$29.56	\$33.12 \$33.67	45 46
47	\$4.60	\$5.76 \$5.89	\$6.86	\$7.63	\$9.15 \$9.35	\$10.29	\$8.62	\$10.43	\$12.14	\$13.76	\$17.75	\$20.34	\$14.10	\$17.52	\$20.16	\$23.60	\$30.04	\$34.23	46
48	\$4.75	\$6.01	\$7.01	\$7.81	\$9.57	\$10.78	\$8.93	\$11.20	\$12.96	\$14.56	\$18.19	\$20.86	\$14.31	\$17.80	\$20.81	\$23.98	\$30.54	\$34.80	48
49	\$4.84	\$6.12	\$7.15	\$7.98	\$9.79	\$11.02	\$9.24	\$11.59	\$13.39	\$14.98	\$18.66	\$21.40	\$14.54	\$18.07	\$21.15	\$24.37	\$31.05	\$35.38	49
50	\$4.93	\$6.24	\$7.29	\$8.14	\$10.01	\$11.26	\$9.57	\$12.00	\$13.83	\$15.40	\$19.13	\$21.93	\$14.77	\$18.37	\$21.49	\$24.77	\$31.56	\$35.97	50
51	\$5.01	\$6.34	\$7.45	\$8.32	\$10.21	\$11.51	\$9.91	\$12.44	\$14.29	\$15.84	\$19.61	\$22.50	\$15.00	\$18.66	\$21.82	\$25.17	\$32.08	\$36.56	51
52 53	\$5.08 \$5.17	\$6.46 \$6.57	\$7.59 \$7.73	\$8.47 \$8.64	\$10.43 \$10.65	\$11.76 \$12.00	\$10.26 \$10.63	\$12.89 \$13.34	\$14.76 \$15.25	\$16.29 \$16.74	\$20.11 \$20.61	\$23.07 \$23.64	\$15.24 \$15.48	\$18.96 \$19.26	\$22.18 \$22.53	\$25.58 \$25.99	\$32.62 \$33.15	\$37.17 \$37.79	52 53
54	\$5.25	\$6.69	\$7.73	\$8.81	\$10.86	\$12.00	\$11.00	\$13.83	\$15.75	\$17.22	\$21.14	\$23.04	\$15.72	\$19.57	\$22.89	\$26.41	\$33.70	\$38.42	54
55	\$5.32	\$6.80	\$8.02	\$8.98	\$11.08	\$12.49	\$11.37	\$14.31	\$16.29	\$17.67	\$21.70	\$24.85	\$15.96	\$19.88	\$23.25	\$26.83	\$34.27	\$39.06	55
56	\$5.84	\$7.38	\$8.66	\$9.70	\$12.00	\$13.56	\$11.92	\$14.99	\$17.05	\$18.61	\$23.01	\$26.37	\$16.62	\$20.74	\$24.30	\$28.07	\$35.92	\$40.98	56
57	\$6.36	\$7.96	\$9.27	\$10.42	\$12.94	\$14.63	\$12.49	\$15.71	\$17.85	\$19.61	\$24.41	\$27.97	\$17.31	\$21.64	\$25.39	\$29.37	\$37.64	\$42.97	57
58	\$6.88	\$8.55	\$9.90	\$11.14	\$13.87	\$15.70	\$13.08	\$16.46	\$18.68	\$20.67	\$25.88	\$29.68	\$18.03	\$22.58	\$26.52	\$30.72	\$39.46	\$45.06	58
59 60	\$7.39 \$7.90	\$9.12 \$9.70	\$10.53 \$11.15	\$11.87 \$12.60	\$14.80 \$15.73	\$16.78 \$17.83	\$13.71 \$14.37	\$17.25 \$18.06	\$19.57 \$20.48	\$21.78 \$22.96	\$27.45 \$29.11	\$31.48 \$33.40	\$18.78 \$19.56	\$23.56 \$24.59	\$27.71 \$28.95	\$32.15 \$33.64	\$41.36 \$43.35	\$47.27 \$49.58	59 60
61	\$8.43	\$10.29	\$11.77	\$13.32	\$16.67	\$18.90	\$15.05	\$18.92	\$21.45	\$24.19	\$30.86	\$35.40	\$20.36	\$25.65	\$30.25	\$35.20	\$45.45	\$52.00	61
62	\$8.93	\$10.87	\$12.41	\$14.04	\$17.59	\$19.98	\$15.77	\$19.81	\$22.47	\$25.49	\$32.75	\$37.60	\$21.21	\$26.77	\$31.61	\$36.83	\$47.63	\$54.53	62
63	\$9.88	\$12.02	\$13.72	\$15.53	\$19.48	\$22.12	\$16.92	\$21.20	\$24.19	\$27.49	\$35.23	\$40.41	\$22.75	\$28.67	\$33.83	\$39.30	\$50.66	\$57.93	63
64	\$10.80	\$13.18	\$15.04	\$17.04	\$21.37	\$24.27	\$18.14	\$22.69	\$26.04	\$29.66	\$37.92	\$43.45	\$24.40	\$30.69	\$36.17	\$41.93	\$53.87	\$61.53	64
65 66	\$11.75	\$14.32	\$16.36	\$18.54	\$23.25	\$26.41	\$19.45	\$24.29	\$28.04	\$31.99	\$40.81	\$46.71	\$26.16	\$32.86	\$38.69	\$44.74	\$57.30	\$65.36	65
67	\$12.68 \$13.63	\$15.48 \$16.62	\$17.68 \$19.00	\$20.04 \$21.54	\$25.15 \$27.03	\$28.56 \$30.70	\$20.85 \$22.34	\$25.99 \$27.83	\$30.17 \$32.47	\$34.51 \$37.25	\$43.92 \$47.27	\$50.22 \$53.98	\$28.06 \$30.11	\$35.18 \$37.68	\$41.37 \$44.24	\$47.72 \$50.91	\$60.94 \$64.81	\$69.44 \$73.78	66 67
68	\$15.47	\$18.92	\$21.66	\$24.51	\$30.68	\$34.79	\$24.59	\$30.69	\$35.84	\$40.96	\$51.74	\$58.97	\$32.81	\$41.14	\$48.37	\$55.43	\$70.19	\$79.75	68
69	\$17.31	\$21.22	\$24.32	\$27.47	\$34.31	\$38.89	\$27.07	\$33.84	\$39.55	\$45.03	\$56.64	\$64.44	\$35.78	\$44.92	\$52.88	\$60.36	\$76.02	\$86.22	69
70	\$19.16	\$23.52	\$26.98	\$30.44	\$37.95	\$42.98	\$29.80	\$37.29	\$43.64	\$49.52	\$62.00	\$70.40	\$39.01	\$49.07	\$57.81	\$65.73	\$82.36	\$93.20	70
71	\$21.02	\$25.81	\$29.65	\$33.40	\$41.58	\$47.07	\$32.80	\$41.12	\$48.15	\$54.46	\$67.87	\$76.92	\$42.54	\$53.58	\$63.18	\$71.58	\$89.20	\$100.77	71
72	\$22.87	\$28.11	\$32.31	\$36.37	\$45.22	\$51.16	\$36.10	\$45.32	\$53.13	\$59.90	\$74.28	\$84.04	\$46.35	\$58.51	\$69.08	\$77.95	\$96.64	\$108.94	72
73 74	\$26.18 \$29.51	\$32.37 \$36.63	\$37.33 \$42.36	\$41.88 \$47.40	\$51.83 \$58.45	\$58.55 \$65.95	\$40.00 \$44.29	\$50.35 \$55.94	\$59.17 \$65.90	\$66.52 \$73.88	\$82.17 \$90.89	\$92.80 \$102.48	\$50.90 \$55.88	\$64.47 \$71.04	\$76.31 \$84.29	\$85.87 \$94.58	\$106.01 \$116.29	\$119.34 \$130.72	73 74
75	\$32.84	\$40.89	\$47.40	\$52.92	\$65.08	\$73.34	\$49.04	\$62.16	\$73.39	\$82.04	\$100.54	\$102.46	\$61.35	\$78.29	\$93.12	\$104.17	\$110.29	\$130.72	75
76	\$36.16	\$45.14	\$52.43	\$58.44	\$71.71	\$80.73	\$54.32	\$69.07	\$81.72	\$91.11	\$111.21	\$124.97	\$67.35	\$86.27	\$102.85	\$114.74	\$139.95	\$156.86	76
77	\$39.48	\$49.40	\$57.46	\$63.97	\$78.32	\$88.12	\$60.15	\$76.75	\$91.01	\$101.18	\$123.02	\$138.02	\$73.95	\$95.07	\$113.62	\$126.39	\$153.53	\$171.82	77
78	\$42.55	\$53.34	\$62.15	\$69.16	\$84.56	\$95.02	\$63.93	\$81.72	\$97.05	\$107.81	\$130.88	\$146.62	\$78.06	\$100.56	\$120.37	\$133.82	\$162.29	\$181.38	78
79 80	\$45.62 \$48.68	\$57.27 \$61.20	\$66.84 \$71.53	\$74.33 \$79.52	\$90.77 \$97.01	\$101.92	\$67.97 \$72.25	\$87.01 \$92.65	\$103.49 \$110.35	\$114.87 \$122.41	\$139.23 \$148.10	\$155.75 \$165.45	\$82.39 \$86.97	\$106.37 \$112.52	\$127.53 \$135.12	\$141.68 \$150.01	\$171.57 \$181.37	\$191.47 \$202.14	79 80
80 81	\$48.68 \$51.76	\$61.20 \$65.13	\$71.53 \$76.23	\$79.52 \$84.70	\$97.01 \$103.24	\$108.81 \$115.70	\$72.25 \$76.80	\$92.65 \$98.65	\$110.35 \$117.68	\$122.41 \$130.43	\$148.10 \$157.55	\$165.45 \$175.77	\$86.97 \$91.80	\$112.52 \$119.03	\$135.12 \$143.15	\$150.01 \$158.83	\$181.37 \$191.73	\$202.14 \$213.39	80 81
82	\$54.81	\$69.07	\$80.92	\$89.89	\$103.24	\$113.70	\$81.63	\$105.04	\$117.00	\$130.43	\$167.62	\$175.77	\$96.89	\$125.92	\$151.66	\$168.16	\$202.68	\$215.39	82
83	\$58.84	\$74.28	\$87.15	\$96.82	\$117.83	\$131.87	\$86.77	\$111.79	\$133.69	\$148.02	\$178.39	\$198.53	\$102.50	\$133.41	\$160.89	\$178.32	\$214.75	\$238.48	83
84	\$62.88	\$79.50	\$93.40	\$103.74	\$126.20	\$141.13	\$92.24	\$118.98	\$142.45	\$157.66	\$189.85	\$211.07	\$108.44	\$141.34	\$170.65	\$189.10	\$227.56	\$252.48	84
85	\$66.90	\$84.70	\$99.65	\$110.68	\$134.56	\$150.39	\$98.04	\$126.63	\$151.80	\$167.94	\$202.05	\$224.42	\$114.72	\$149.75	\$181.03	\$200.53	\$241.12	\$267.30	85
86	\$70.93	\$89.91	\$105.89	\$117.61	\$142.93	\$159.67	\$104.21	\$134.77	\$161.74	\$178.87	\$215.02	\$238.61	\$121.36	\$158.65	\$192.03	\$212.66	\$255.50	\$283.00	86
87 88	\$74.97 \$78.76	\$95.12 \$99.91	\$112.13 \$117.83	\$124.54 \$130.90	\$151.29 \$159.12	\$168.93 \$177.66	\$110.78 \$115.63	\$143.46 \$149.68	\$172.34 \$179.87	\$190.55 \$198.88	\$228.81 \$238.90	\$253.69 \$264.88	\$128.38 \$133.51	\$168.09 \$174.79	\$203.71 \$211.88	\$225.53 \$234.61	\$270.72 \$281.78	\$299.59 \$311.85	87 88
89	\$82.57	\$104.70	\$123.52	\$130.90	\$166.93	\$186.41	\$120.68	\$156.18	\$187.72	\$207.56	\$249.45	\$276.57	\$138.85	\$181.74	\$220.39	\$234.01	\$293.27	\$324.62	89
90	\$86.37	\$109.48	\$129.22	\$143.62	\$174.72	\$195.14	\$125.97	\$162.95	\$195.91	\$216.63	\$260.44	\$288.78	\$144.40	\$188.98	\$229.24	\$253.88	\$305.24	\$337.91	90
91	\$90.17	\$114.27	\$134.92	\$149.96	\$182.55	\$203.86	\$131.49	\$170.02	\$204.47	\$226.12	\$271.92	\$301.52	\$150.17	\$196.50	\$238.44	\$264.11	\$317.69	\$351.74	91
92	\$93.98	\$119.06	\$140.61	\$156.33	\$190.34	\$212.60	\$137.24	\$177.39	\$213.37	\$235.99	\$283.90	\$314.82	\$156.19	\$204.34	\$248.00	\$274.75	\$330.65	\$366.14	92
93	\$96.53	\$122.18	\$144.27	\$160.44	\$195.43	\$218.25	\$140.46	\$181.35	\$218.08	\$241.23	\$290.25	\$321.77	\$159.35	\$208.26	\$252.71	\$280.02	\$337.11	\$373.18	93
94 95	\$99.07 \$101.61	\$125.30	\$147.93	\$164.53 \$168.63	\$200.50 \$205.58	\$223.88 \$229.53	\$143.75	\$185.38	\$222.88 \$227.80	\$246.58 \$252.03	\$296.73	\$328.89 \$336.16	\$162.57 \$165.85	\$212.27	\$257.51 \$262.42	\$285.40 \$290.87	\$343.68	\$380.35 \$387.67	94 95
95 96	\$101.61 \$104.15	\$128.41 \$131.53	\$151.59 \$155.24	\$168.63 \$172.73	\$205.58 \$210.65	\$229.53 \$235.17	\$147.13 \$150.57	\$189.51 \$193.73	\$227.80 \$232.82	\$252.03 \$257.61	\$303.36 \$310.13	\$336.16	\$165.85 \$169.19	\$216.35 \$220.51	\$262.42 \$267.40	\$290.87 \$296.46	\$350.41 \$357.24	\$387.67	95 96
97	\$104.13	\$134.65	\$158.91	\$176.83	\$215.73	\$240.80	\$154.11	\$198.06	\$237.93	\$263.32	\$317.06	\$351.21	\$172.61	\$224.74	\$272.48	\$302.16	\$364.21	\$402.73	97
98	\$109.23	\$137.76	\$162.57	\$180.93	\$220.80	\$246.46	\$157.73	\$202.47	\$243.17	\$269.15	\$324.16	\$358.99	\$176.09	\$229.06	\$277.66	\$307.97	\$371.32	\$410.50	98
99	\$111.77	\$140.88	\$166.22	\$185.03	\$225.89	\$252.09	\$161.43	\$206.99	\$248.50	\$275.12	\$331.41	\$366.94	\$179.65	\$233.48	\$282.93	\$313.89	\$378.55	\$418.40	99
100+	\$114.31	\$144.00	\$169.88	\$189.13	\$230.96	\$257.73	\$165.21	\$211.60	\$253.96	\$281.22	\$338.81	\$375.07	\$183.28	\$237.96	\$288.31	\$319.91	\$385.94	\$426.45	100-

ļ				Q	uarterly Pre	mium per \$	300 Monthly I						% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Option		ı		omprehensi Aut	<u>ve - 60 Day</u> o 3% Comp			·		Aut	o 5% Comp	ound Inflati	on		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$11.42	\$13.98	\$15.97	\$17.64	\$21.31	\$23.87	\$16.96	\$20.96	\$24.30	\$27.39	\$34.09	\$39.06	\$31.26	\$38.82	\$45.29	\$51.88	\$65.59	\$74.36	25
26 27	\$11.50 \$11.57	\$14.05 \$14.16	\$16.08 \$16.23	\$17.75 \$17.90	\$21.49 \$21.66	\$24.05 \$24.27	\$17.22 \$17.47	\$21.27 \$21.60	\$24.68 \$25.08	\$27.85 \$28.31	\$34.65 \$35.26	\$39.73 \$40.41	\$31.63 \$31.98	\$39.28 \$39.73	\$45.83 \$46.35	\$52.50 \$53.14	\$66.42 \$67.28	\$75.31 \$76.26	26 27
28	\$11.59	\$14.23	\$16.32	\$18.04	\$21.85	\$24.27	\$17.71	\$21.95	\$25.48	\$28.78	\$35.86	\$41.10	\$32.37	\$40.19	\$46.93	\$53.79	\$68.12	\$77.28	28
29	\$11.66	\$14.34	\$16.43	\$18.17	\$21.99	\$24.65	\$18.01	\$22.30	\$25.86	\$29.25	\$36.47	\$41.81	\$32.77	\$40.66	\$47.50	\$54.46	\$68.98	\$78.27	2
30	\$11.74	\$14.41	\$16.54	\$18.28	\$22.17	\$24.83	\$18.28	\$22.66	\$26.29	\$29.74	\$37.10	\$42.50	\$33.15	\$41.16	\$48.06	\$55.14	\$69.83	\$79.26	3
31	\$11.81	\$14.52	\$16.65	\$18.43	\$22.34	\$25.05	\$18.58	\$23.01	\$26.72	\$30.24	\$37.74	\$43.22	\$33.54	\$41.66	\$48.63	\$55.81	\$70.73	\$80.30	3
32	\$11.85	\$14.59	\$16.80	\$18.58	\$22.52	\$25.21	\$18.85	\$23.38	\$27.14	\$30.73	\$38.38	\$43.97	\$33.95	\$42.15	\$49.20	\$56.50	\$71.61	\$81.32	3.
33 34	\$11.92 \$11.99	\$14.69 \$14.76	\$16.91 \$17.01	\$18.68 \$18.82	\$22.66 \$22.84	\$25.43	\$19.14 \$19.43	\$23.73	\$27.58 \$28.00	\$31.23 \$31.72	\$39.03 \$39.70	\$44.73	\$34.33 \$34.72	\$42.66 \$43.15	\$49.81	\$57.18 \$57.87	\$72.50	\$82.36	3
35	\$11.99	\$14.76	\$17.01	\$18.82	\$23.01	\$25.62 \$25.82	\$19.43	\$24.08 \$24.48	\$28.00	\$31.72	\$40.38	\$45.50 \$46.29	\$34.72 \$35.16	\$43.15 \$43.68	\$50.41 \$51.02	\$58.59	\$73.43 \$74.36	\$83.41 \$84.49	3
36	\$12.07	\$15.05	\$17.11	\$19.22	\$23.34	\$26.18	\$20.06	\$24.94	\$29.03	\$32.21	\$41.23	\$47.23	\$35.61	\$44.25	\$51.69	\$59.41	\$75.38	\$85.69	3
37	\$12.31	\$15.22	\$17.57	\$19.46	\$23.66	\$26.58	\$20.43	\$25.40	\$29.60	\$33.58	\$42.09	\$48.25	\$36.07	\$44.86	\$52.40	\$60.23	\$76.45	\$86.90	3
38	\$12.42	\$15.40	\$17.79	\$19.71	\$23.98	\$26.94	\$20.81	\$25.89	\$30.16	\$34.25	\$42.98	\$49.24	\$36.56	\$45.46	\$53.11	\$61.05	\$77.52	\$88.15	3
39	\$12.56	\$15.59	\$18.01	\$19.95	\$24.30	\$27.29	\$21.20	\$26.39	\$30.77	\$34.94	\$43.87	\$50.26	\$37.06	\$46.07	\$53.82	\$61.91	\$78.62	\$89.40	3
40	\$12.67	\$15.72	\$18.22	\$20.21	\$24.61	\$27.68	\$21.60	\$26.90	\$31.37	\$35.65	\$44.78	\$51.29	\$37.58	\$46.67	\$54.54	\$62.76	\$79.73	\$90.67	4
41 42	\$12.80 \$12.91	\$15.90 \$16.08	\$18.43 \$18.65	\$20.46 \$20.70	\$24.97 \$25.29	\$28.04 \$28.42	\$21.99 \$22.37	\$27.43 \$27.96	\$31.98 \$32.63	\$36.37 \$37.10	\$45.72 \$46.67	\$52.37 \$53.47	\$38.07 \$38.57	\$47.31 \$47.95	\$55.29 \$56.03	\$63.61 \$64.49	\$80.83 \$81.96	\$91.96 \$93.28	4
43	\$13.02	\$16.06	\$18.89	\$20.70	\$25.62	\$28.78	\$22.81	\$28.50	\$33.26	\$37.10	\$47.64	\$53.47 \$54.57	\$39.09	\$48.60	\$56.77	\$65.38	\$83.11	\$93.20	4
44	\$13.02	\$16.43	\$19.11	\$21.24	\$25.93	\$29.14	\$23.23	\$29.03	\$33.90	\$38.63	\$48.63	\$55.70	\$39.63	\$49.24	\$57.56	\$66.28	\$84.28	\$95.94	4
45	\$13.28	\$16.61	\$19.32	\$21.49	\$26.26	\$29.52	\$23.69	\$29.60	\$34.58	\$39.42	\$49.65	\$56.85	\$40.16	\$49.92	\$58.34	\$67.17	\$85.49	\$97.37	4
46	\$13.52	\$16.93	\$19.75	\$21.95	\$26.90	\$30.24	\$24.52	\$30.66	\$35.72	\$40.52	\$50.91	\$58.31	\$40.80	\$50.70	\$59.27	\$68.27	\$86.90	\$99.00	4
47	\$13.77	\$17.29	\$20.17	\$22.45	\$27.50	\$30.95	\$25.37	\$31.77	\$36.89	\$41.66	\$52.18	\$59.80	\$41.45	\$51.51	\$60.23	\$69.37	\$88.33	\$100.64	4
48 49	\$13.98 \$14.23	\$17.64 \$17.07	\$20.59	\$22.95 \$23.44	\$28.15	\$31.70	\$26.26	\$32.91	\$38.10	\$42.83	\$53.50	\$61.34	\$42.09 \$42.76	\$52.34 \$52.14	\$61.19	\$70.51 \$71.64	\$89.79	\$102.31	4
50	\$14.23 \$14.49	\$17.97 \$18.32	\$21.03 \$21.45	\$23.44 \$23.95	\$28.78 \$29.41	\$32.41 \$33.12	\$27.18 \$28.15	\$34.09 \$35.29	\$39.35 \$40.66	\$44.04 \$45.29	\$54.85 \$56.24	\$62.90 \$64.49	\$42.76 \$43.44	\$53.14 \$54.00	\$62.18 \$63.17	\$71.64 \$72.82	\$91.28 \$92.79	\$104.03 \$105.77	- 5
51	\$14.73	\$18.65	\$21.88	\$24.44	\$30.02	\$33.84	\$29.14	\$36.56	\$42.01	\$46.56	\$57.67	\$66.13	\$44.12	\$54.85	\$64.17	\$74.00	\$94.30	\$103.77	5
52	\$14.95	\$19.00	\$22.30	\$24.90	\$30.66	\$34.58	\$30.16	\$37.88	\$43.41	\$47.88	\$59.13	\$67.80	\$44.78	\$55.75	\$65.21	\$75.21	\$95.87	\$109.29	5
53	\$15.19	\$19.32	\$22.74	\$25.40	\$31.31	\$35.29	\$31.23	\$39.24	\$44.81	\$49.24	\$60.62	\$69.52	\$45.50	\$56.63	\$66.23	\$76.42	\$97.48	\$111.10	5
54	\$15.44	\$19.68	\$23.16	\$25.89	\$31.91	\$36.00	\$32.33	\$40.66	\$46.32	\$50.62	\$62.15	\$71.29	\$46.21	\$57.52	\$67.30	\$77.66	\$99.08	\$112.96	5
55	\$15.65	\$19.99	\$23.58	\$26.39	\$32.55	\$36.71	\$33.44	\$42.09	\$47.88	\$51.93	\$63.81	\$73.07	\$46.93	\$58.44	\$68.38	\$78.87	\$100.75	\$114.83	5
56 57	\$17.18 \$18.68	\$21.69 \$23.42	\$25.43 \$27.25	\$28.53 \$30.62	\$35.29 \$38.03	\$39.89 \$43.00	\$35.05 \$36.71	\$44.08 \$46.18	\$50.12 \$52.48	\$54.71 \$57.67	\$67.66 \$71.75	\$77.52 \$82.25	\$48.88 \$50.91	\$60.97 \$63.61	\$71.43 \$74.64	\$82.53 \$86.34	\$105.59 \$110.67	\$120.46 \$126.32	5
58	\$20.21	\$25.42	\$29.11	\$30.02	\$40.77	\$46.13	\$38.46	\$48.38	\$54.92	\$60.76	\$76.10	\$87.26	\$53.01	\$66.39	\$77.97	\$90.33	\$116.01	\$132.48	
59	\$21.74	\$26.83	\$30.95	\$34.89	\$43.52	\$49.31	\$40.30	\$50.70	\$57.52	\$64.03	\$80.69	\$92.57	\$55.21	\$69.26	\$81.47	\$94.52	\$121.59	\$138.95	5
60	\$23.23	\$28.53	\$32.80	\$37.04	\$46.24	\$52.44	\$42.23	\$53.11	\$60.23	\$67.49	\$85.56	\$98.18	\$57.49	\$72.28	\$85.13	\$98.89	\$127.46	\$145.75	6
61	\$24.76	\$30.24	\$34.62	\$39.17	\$48.98	\$55.56	\$44.25	\$55.64	\$63.07	\$71.12	\$90.72	\$104.16	\$59.87	\$75.42	\$88.94	\$103.48	\$133.62	\$152.86	6
62	\$26.26 \$29.03	\$31.94	\$36.47	\$41.26	\$51.73	\$58.73	\$46.39 \$49.73	\$58.23 \$62.33	\$66.07	\$74.92 \$80.83	\$96.27	\$110.54	\$62.36	\$78.73 \$84.28	\$92.95 \$99.43	\$108.28	\$140.02	\$160.30 \$170.29	6
63 64	\$29.03	\$35.35 \$38.74	\$40.34 \$44.21	\$45.68 \$50.09	\$57.27 \$62.82	\$65.02 \$71.34	\$49.73 \$53.33	\$66.70	\$71.12 \$76.56	\$87.20	\$103.59 \$111.49	\$118.82 \$127.75	\$66.88 \$71.72	\$90.22	\$99.43 \$106.34	\$115.54 \$123.27	\$148.92 \$158.38	\$170.29	6
65	\$34.55	\$42.12	\$48.10	\$54.49	\$68.38	\$77.66	\$57.18	\$71.40	\$82.42	\$94.05	\$120.00	\$137.31	\$76.91	\$96.58	\$113.73	\$131.52	\$168.44	\$192.17	6
66	\$37.28	\$45.50	\$51.98	\$58.92	\$73.92	\$83.95	\$61.30	\$76.42	\$88.72	\$101.46	\$129.13	\$147.63	\$82.50	\$103.42	\$121.63	\$140.31	\$179.16	\$204.16	6
67	\$40.05	\$48.88	\$55.86	\$63.32	\$79.48	\$90.26	\$65.67	\$81.82	\$95.48	\$109.49	\$138.95	\$158.70	\$88.52	\$110.78	\$130.06	\$149.67	\$190.54	\$216.90	6
68	\$45.46	\$55.64	\$63.68	\$72.04	\$90.18	\$102.28	\$72.28	\$90.22	\$105.37	\$120.42	\$152.11	\$173.39	\$96.47	\$120.96	\$142.19	\$162.97	\$206.37	\$234.48	6
69	\$50.91	\$62.40	\$71.50	\$80.75	\$100.86	\$114.33	\$79.59	\$99.46	\$116.26	\$132.41	\$166.52	\$189.44	\$105.19	\$132.09	\$155.46	\$177.45	\$223.51	\$253.47	6
70 71	\$56.35 \$61.80	\$69.16 \$75.88	\$79.33 \$87.15	\$89.46 \$98.18	\$111.56 \$122.23	\$126.36 \$138.39	\$87.62 \$96.44	\$109.64 \$120.88	\$128.28 \$141.55	\$145.60 \$160.12	\$182.29 \$199.53	\$206.98 \$226.15	\$114.70 \$125.04	\$144.25 \$157.52	\$169.93 \$185.77	\$193.24 \$210.42	\$242.12 \$262.25	\$274.03 \$296.25	7
72	\$67.24	\$82.64	\$94.99	\$106.91	\$132.95	\$150.40	\$106.15	\$133.22	\$156.21	\$176.09	\$218.39	\$247.06	\$136.28	\$172.01	\$203.08	\$229.16	\$284.10	\$320.23	7:
73	\$76.98	\$95.17	\$109.75	\$123.12	\$152.41	\$172.15	\$117.58	\$148.02	\$173.97	\$195.55	\$241.59	\$272.82	\$149.63	\$189.53	\$224.33	\$252.43	\$311.66	\$350.87	7
74	\$86.77	\$107.68	\$124.54	\$139.35	\$171.85	\$193.88	\$130.20	\$164.46	\$193.73	\$217.18	\$267.23	\$301.28	\$164.29	\$208.86	\$247.81	\$278.05	\$341.90	\$384.34	7
75	\$96.55	\$120.20	\$139.35	\$155.61	\$191.31	\$215.61	\$144.19	\$182.74	\$215.75	\$241.19	\$295.58	\$332.70	\$180.37	\$230.16	\$273.74	\$306.25	\$375.06	\$421.03	7
76 77	\$106.30 \$116.07	\$132.73 \$145.24	\$154.14 \$168.94	\$171.82 \$188.05	\$210.80 \$230.27	\$237.36 \$259.08	\$159.70 \$176.85	\$203.06 \$225.64	\$240.27 \$267.60	\$267.87 \$297.46	\$326.96 \$361.68	\$367.40 \$405.76	\$198.00 \$217.43	\$253.64 \$279.51	\$302.38 \$334.05	\$337.35 \$371.57	\$411.44 \$451.36	\$461.18 \$505.15	7
78	\$116.07 \$125.08	\$145.24 \$156.82	\$168.94 \$182.71	\$188.05 \$203.30	\$230.27 \$248.60	\$259.08 \$279.37	\$176.85 \$187.98	\$225.64	\$267.60 \$285.34	\$297.46 \$316.97	\$361.68	\$405.76 \$431.05	\$217.43 \$229.49	\$279.51 \$295.65	\$334.05 \$353.89	\$371.57	\$451.36 \$477.15	\$505.15 \$533.26	7
79	\$134.11	\$168.38	\$196.52	\$218.53	\$266.88	\$299.64	\$199.82	\$255.82	\$304.27	\$337.73	\$409.32	\$457.91	\$242.22	\$312.74	\$374.96	\$416.53	\$504.41	\$562.93	7
80	\$143.12	\$179.94	\$210.31	\$233.79	\$285.20	\$319.91	\$212.42	\$272.39	\$324.43	\$359.87	\$435.44	\$486.44	\$255.67	\$330.80	\$397.25	\$441.01	\$533.23	\$594.26	8
81	\$152.14	\$191.50	\$224.11	\$249.02	\$303.51	\$340.15	\$225.79	\$290.04	\$345.96	\$383.45	\$463.21	\$516.75	\$269.86	\$349.94	\$420.87	\$466.94	\$563.66	\$627.35	8
82	\$161.15	\$203.06	\$237.89	\$264.28	\$321.81	\$360.44	\$239.98	\$308.81	\$368.87	\$408.57	\$492.81	\$548.94	\$284.85	\$370.18	\$445.89	\$494.37	\$595.87	\$662.24	8
83 84	\$173.00 \$184.84	\$218.39 \$233.73	\$256.25 \$274.59	\$284.67 \$305.02	\$346.42 \$371.03	\$387.68 \$414.93	\$255.10 \$271.18	\$328.67 \$349.80	\$393.05 \$418.81	\$435.18 \$463.53	\$524.46 \$558.16	\$583.67 \$620.55	\$301.36 \$318.81	\$392.21 \$415.54	\$472.99 \$501.74	\$524.26 \$555.95	\$631.37 \$669.01	\$701.12 \$742.29	8
84 85	\$184.84 \$196.69	\$233.73 \$249.02	\$274.59 \$292.95	\$305.02 \$325.39	\$371.03 \$395.63	\$414.93 \$442.15	\$271.18 \$288.26	\$349.80 \$372.28	\$418.81 \$446.27	\$463.53 \$493.72	\$558.16 \$594.01	\$620.55 \$659.79	\$318.81	\$415.54 \$440.26	\$501.74 \$532.22	\$555.95 \$589.58	\$669.01	\$742.29 \$785.87	8
86	\$208.53	\$264.35	\$311.31	\$345.79	\$420.23	\$469.39	\$306.39	\$396.23	\$475.52	\$525.89	\$632.15	\$701.53	\$356.81	\$466.44	\$564.56	\$625.22	\$751.15	\$832.01	8
87	\$220.37	\$279.64	\$329.67	\$366.16	\$444.82	\$496.65	\$325.69	\$421.77	\$506.67	\$560.22	\$672.71	\$745.84	\$377.43	\$494.19	\$598.90	\$663.07	\$795.94	\$880.77	8
88	\$231.55	\$293.74	\$346.42	\$384.85	\$467.80	\$522.34	\$339.96	\$440.06	\$528.80	\$584.69	\$702.37	\$778.76	\$392.52	\$513.87	\$622.93	\$689.74	\$828.41	\$916.85	8
89	\$242.76	\$307.82	\$363.14	\$403.51	\$490.74	\$548.02	\$354.82	\$459.16	\$551.89	\$610.24	\$733.36	\$813.12	\$408.22	\$534.33	\$647.94	\$717.53	\$862.21	\$954.37	8
90	\$253.94	\$321.87	\$379.90	\$422.24	\$513.69	\$573.69	\$370.36	\$479.07	\$575.98	\$636.92	\$765.70	\$849.01	\$424.55	\$555.60	\$673.95	\$746.42	\$897.38	\$993.43	9
91 92	\$265.10 \$276.31	\$335.96 \$350.05	\$396.65 \$413.41	\$440.90 \$459.62	\$536.67 \$559.61	\$599.35 \$625.04	\$386.58 \$403.48	\$499.85 \$521.51	\$601.13 \$627.31	\$664.77 \$693.84	\$799.46 \$834.67	\$886.47 \$925.56	\$441.51 \$459.20	\$577.73 \$600.74	\$700.99 \$729.09	\$776.47 \$807.75	\$934.00 \$972.09	\$1,034.10 \$1,076.43	9
92	\$276.31 \$283.77	\$350.05 \$359.19	\$413.41 \$424.15	\$459.62 \$471.67	\$559.61 \$574.55	\$625.04 \$641.65	\$403.48 \$412.95	\$521.51 \$533.15	\$627.31 \$641.16	\$693.84 \$709.20	\$834.67 \$853.31	\$925.56 \$946.01	\$459.20 \$468.48	\$600.74 \$612.29	\$729.09 \$742.96	\$807.75		\$1,076.43	9
94	\$291.25	\$368.37	\$434.90	\$483.70	\$589.47	\$658.23	\$422.62	\$545.03	\$655.28	\$724.92	\$872.39	\$966.93	\$477.94	\$624.07	\$757.09	\$839.05	\$1,010.45	+ - ,	9
95	\$298.72	\$377.54	\$445.67	\$495.76	\$604.41	\$674.81	\$432.54	\$557.16	\$669.71	\$740.97	\$891.88	\$988.32	\$487.59	\$636.06	\$771.50	\$855.17			9
96	\$306.20	\$386.69	\$456.41	\$507.83	\$619.30	\$691.38	\$442.68	\$569.57	\$684.49	\$757.37	\$911.80	\$1,010.15	\$497.43	\$648.31	\$786.15	\$871.60	\$1,050.29	\$1,161.68	9
97	\$313.65	\$395.87	\$467.19	\$519.88	\$634.25	\$707.96	\$453.07	\$582.27	\$699.52	\$774.16	\$932.18	\$1,032.54	\$507.46	\$660.76	\$801.10	\$888.36			9
98	\$321.12 \$328.60	\$405.01 \$414.18	\$477.94 \$488.69	\$531.94 \$543.99	\$649.15 \$664.09	\$724.57 \$741.15	\$463.71 \$474.60	\$595.27 \$608.53	\$714.89 \$730.59	\$791.31 \$808.85		\$1,055.41 \$1.078.79	\$517.72 \$528.17	\$673.45 \$686.40	\$816.31 \$831.83		\$1,091.66 \$1,112.94		9
23	\$320.0U	\$414.18	\$488.69	\$543.99 \$556.06	\$679.01	\$741.15	\$474.60	\$622.08	\$730.59	\$826.78	\$974.34	\$1,078.79	\$538.84	\$699.60	\$847.62		\$1,112.94		10

					Annual Prei	mium per \$3	00 Monthly E			% Phase 2 I / EP - 100%			% Cumulativ	ve Increase)					_
Issue			Future Purc					Αι	ito 3% Com	pound Inflati	on				uto 5% Com				Iss
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25 26	\$42.88 \$43.15	\$52.50 \$52.77	\$59.98 \$60.38	\$66.26 \$66.66	\$80.01 \$80.69	\$89.64 \$90.30	\$63.72 \$64.65	\$78.68 \$79.88	\$91.23 \$92.71	\$102.86 \$104.59	\$127.97 \$130.11	\$146.67 \$149.22	\$117.41 \$118.77	\$145.75 \$147.48	\$170.05 \$172.06	\$194.77 \$197.18	\$246.33 \$249.40	\$279.19 \$282.80	2
26 27	\$43.15 \$43.42	\$53.16	\$60.38	\$67.19	\$81.35	\$90.30	\$65.59	\$81.08	\$94.17	\$104.59	\$130.11	\$149.22	\$118.77	\$147.48	\$172.06	\$197.18	\$249.40	\$282.80	1
28	\$43.55	\$53.44	\$61.31	\$67.73	\$82.03	\$91.76	\$66.53	\$82.42	\$95.66	\$108.06	\$134.65	\$154.29	\$121.56	\$150.95	\$176.20	\$201.97	\$255.82	\$290.15	1 :
29	\$43.81	\$53.83	\$61.71	\$68.26	\$82.56	\$92.58	\$67.60	\$83.75	\$97.12	\$109.81	\$136.93	\$156.96	\$123.04	\$152.69	\$178.33	\$204.51	\$259.03	\$293.89	
30	\$44.08	\$54.10	\$62.12	\$68.67	\$83.23	\$93.25	\$68.67	\$85.09	\$98.73	\$111.67	\$139.34	\$159.63	\$124.50	\$154.55	\$180.48	\$207.05	\$262.23	\$297.63	
31	\$44.35	\$54.49	\$62.52	\$69.20	\$83.89	\$94.04	\$69.73	\$86.43	\$100.32	\$113.54	\$141.72	\$162.31	\$125.97	\$156.43	\$182.61	\$209.59	\$265.57	\$301.50	
32	\$44.48	\$54.77	\$63.05	\$69.73	\$84.56	\$94.71	\$70.80	\$87.76	\$101.93	\$115.42	\$144.13	\$165.11	\$127.44	\$158.29	\$184.75	\$212.14	\$268.91	\$305.37	
33	\$44.75	\$55.18	\$63.45	\$70.14	\$85.09	\$95.51	\$71.87	\$89.10	\$103.53	\$117.28	\$146.54	\$167.92	\$128.91	\$160.17	\$187.02	\$214.67	\$272.25	\$309.25	
34 35	\$45.01 \$45.29	\$55.44 \$55.85	\$63.86 \$64.25	\$70.66 \$71.19	\$85.77 \$86.43	\$96.18 \$96.99	\$72.94 \$74.01	\$90.43 \$91.92	\$105.13 \$106.87	\$119.16 \$121.15	\$149.08 \$151.61	\$170.85 \$173.79	\$130.38 \$131.99	\$162.04 \$164.04	\$189.29 \$191.55	\$217.34 \$220.01	\$275.73 \$279.19	\$313.26 \$317.26	
36	\$45.29	\$56.51	\$65.05	\$71.19	\$87.63	\$98.32	\$75.35	\$93.64	\$100.07	\$123.56	\$154.83	\$173.79	\$133.72	\$166.18	\$194.10	\$223.09	\$283.06	\$321.81	
37	\$46.22	\$57.18	\$65.99	\$73.07	\$88.84	\$99.79	\$76.68	\$95.38	\$111.14	\$126.10	\$158.03	\$181.14	\$135.47	\$168.44	\$196.77	\$226.16	\$287.08	\$326.35	
38	\$46.62	\$57.84	\$66.79	\$74.01	\$90.04	\$101.12	\$78.14	\$97.25	\$113.28	\$128.65	\$161.37	\$184.88	\$137.32	\$170.72	\$199.44	\$229.24	\$291.08	\$331.02	
39	\$47.16	\$58.52	\$67.60	\$74.93	\$91.23	\$102.47	\$79.62	\$99.12	\$115.56	\$131.18	\$164.70	\$188.76	\$139.19	\$173.00	\$202.11	\$232.44	\$295.22	\$335.70	
40	\$47.55	\$59.05	\$68.39	\$75.88	\$92.44	\$103.93	\$81.08	\$100.99	\$117.82	\$133.85	\$168.18	\$192.63	\$141.06	\$175.25	\$204.78	\$235.65	\$299.37	\$340.51	
41	\$48.08	\$59.72	\$69.20	\$76.81	\$93.78	\$105.27	\$82.56	\$102.99	\$120.10	\$136.52	\$171.66	\$196.64	\$142.93	\$177.66	\$207.59	\$238.85	\$303.50	\$345.31	
42 43	\$48.50 \$48.90	\$60.38 \$61.05	\$70.00 \$70.93	\$77.75 \$78.68	\$94.97 \$96.18	\$106.73 \$108.06	\$84.02 \$85.64	\$105.00 \$107.00	\$122.50 \$124.89	\$139.34 \$142.14	\$175.25 \$178.87	\$200.77 \$204.92	\$144.80 \$146.81	\$180.07 \$182.48	\$210.40 \$213.20	\$242.20 \$245.53	\$307.78 \$312.05	\$350.26 \$355.20	
43	\$49.43	\$61.71	\$70.93	\$79.75	\$97.38	\$100.00	\$87.23	\$107.00	\$124.69	\$145.07	\$182.61	\$204.92	\$148.82	\$184.88	\$216.14	\$245.55	\$316.46	\$360.28	
45	\$49.83	\$62.39	\$72.55	\$80.69	\$98.59	\$110.87	\$88.97	\$111.14	\$129.84	\$148.01	\$186.48	\$213.47	\$150.81	\$187.42	\$219.09	\$252.21	\$321.00	\$365.62	
46	\$50.77	\$63.59	\$74.14	\$82.42	\$100.99	\$113.54	\$92.05	\$115.15	\$134.11	\$152.16	\$191.16	\$218.96	\$153.22	\$190.36	\$222.55	\$256.36	\$326.35	\$371.76	
47	\$51.69	\$64.92	\$75.75	\$84.29	\$103.26	\$116.23	\$95.25	\$119.30	\$138.52	\$156.43	\$195.98	\$224.55	\$155.63	\$193.44	\$226.16	\$260.49	\$331.68	\$377.91	
48	\$52.50	\$66.26	\$77.34	\$86.16	\$105.67	\$119.03	\$98.59	\$123.56	\$143.07	\$160.83	\$200.90	\$230.30	\$158.03	\$196.50	\$229.77	\$264.76	\$337.17	\$384.19	
49	\$53.44	\$67.46	\$78.96 \$80.55	\$88.03 \$89.90	\$108.06	\$121.69	\$102.07	\$127.97	\$147.74 \$152.69	\$165.39	\$205.99	\$236.18	\$160.57	\$199.57	\$233.51	\$269.05	\$342.78	\$390.60	
50 51	\$54.36 \$55.31	\$68.81 \$70.00	\$80.55 \$82.16	\$89.90 \$91.76	\$110.47 \$112.75	\$124.37 \$127.04	\$105.67 \$109.41	\$132.52 \$137.32	\$152.69 \$157.76	\$170.05 \$174.86	\$211.19 \$216.55	\$242.20 \$248.33	\$163.11 \$165.65	\$202.79 \$205.99	\$237.25 \$240.99	\$273.45 \$277.85	\$348.38 \$354.13	\$397.14 \$403.69	
52	\$56.11	\$70.00	\$83.75	\$93.51	\$115.15	\$127.04	\$113.28	\$142.27	\$162.98	\$174.00	\$222.01	\$254.61	\$168.18	\$209.33	\$244.86	\$282.40	\$360.01	\$410.38	
53	\$57.04	\$72.55	\$85.37	\$95.38	\$117.56	\$132.52	\$117.28	\$147.35	\$168.31	\$184.88	\$227.62	\$261.02	\$170.85	\$212.67	\$248.73	\$286.94	\$366.03	\$417.19	
54	\$57.97	\$73.88	\$86.97	\$97.25	\$119.82	\$135.18	\$121.43	\$152.69	\$173.92	\$190.09	\$233.38	\$267.70	\$173.53	\$216.01	\$252.75	\$291.61	\$372.03	\$424.13	
55	\$58.78	\$75.06	\$88.57	\$99.12	\$122.23	\$137.85	\$125.58	\$158.03	\$179.81	\$195.03	\$239.66	\$274.38	\$176.20	\$219.48	\$256.75	\$296.16	\$378.31	\$431.21	
56	\$64.52	\$81.48	\$95.51	\$107.13	\$132.52	\$149.75	\$131.57	\$165.52	\$188.22	\$205.46	\$254.08	\$291.08	\$183.55	\$228.97	\$268.24	\$309.91	\$396.48	\$452.31	
57	\$70.14	\$87.89	\$102.33	\$115.02	\$142.80	\$161.50	\$137.85	\$173.39	\$197.03	\$216.55	\$269.45	\$308.84	\$191.16	\$238.85	\$280.26	\$324.20	\$415.58	\$474.35	
58 59	\$75.88 \$81.62	\$94.30 \$100.72	\$109.27 \$116.23	\$123.04 \$131.04	\$153.09 \$163.37	\$173.26 \$185.14	\$144.40 \$151.35	\$181.67 \$190.36	\$206.26 \$216.01	\$228.16 \$240.45	\$285.75 \$302.97	\$327.68 \$347.59	\$199.05 \$207.32	\$249.27 \$260.10	\$292.82 \$305.91	\$339.17 \$354.93	\$435.61 \$456.60	\$497.46 \$521.77	
60	\$87.23	\$100.72	\$123.17	\$139.06	\$173.66	\$196.90	\$151.55	\$199.44	\$226.16	\$253.41	\$302.37	\$368.69	\$207.32	\$271.44	\$319.67	\$371.36	\$478.63	\$547.29	
61	\$92.97	\$113.54	\$129.98	\$147.08	\$183.94	\$208.65	\$166.18	\$208.93	\$236.84	\$267.04	\$340.64	\$391.14	\$224.82	\$283.21	\$333.96	\$388.60	\$501.74	\$574.01	
62	\$98.59	\$119.96	\$136.93	\$154.96	\$194.23	\$220.55	\$174.20	\$218.67	\$248.06	\$281.33	\$361.47	\$415.04	\$234.17	\$295.63	\$349.06	\$406.64	\$525.78	\$601.93	
63	\$109.01	\$132.78	\$151.48	\$171.52	\$215.06	\$244.19	\$186.75	\$234.04	\$267.04	\$303.50	\$388.99	\$446.17	\$251.14	\$316.46	\$373.37	\$433.88	\$559.17	\$639.46	
64	\$119.30	\$145.48	\$166.05	\$188.08	\$235.92	\$267.84	\$200.24	\$250.47	\$287.47	\$327.42	\$418.65	\$479.71	\$269.31	\$338.77	\$399.29	\$462.87	\$594.72	\$679.27	
65 66	\$129.71 \$140.00	\$158.16 \$170.85	\$180.61 \$195.16	\$204.64 \$221.21	\$256.75 \$277.59	\$291.61 \$315.25	\$214.67 \$230.16	\$268.10 \$286.94	\$309.52 \$333.16	\$353.20 \$380.99	\$450.58 \$484.91	\$515.63 \$554.38	\$288.81 \$309.78	\$362.68 \$388.32	\$427.08 \$456.73	\$493.87 \$526.86	\$632.51 \$672.73	\$721.62 \$766.65	
67	\$150.41	\$183.55	\$209.73	\$237.78	\$298.42	\$338.90	\$246.60	\$307.24	\$358.53	\$411.17	\$521.77	\$595.91	\$332.37	\$415.99	\$488.38	\$561.99	\$715.47	\$814.46	
68	\$170.72	\$208.93	\$239.12	\$270.51	\$338.64	\$384.05	\$271.44	\$338.77	\$395.67	\$452.18	\$571.21	\$651.09	\$362.27	\$454.19	\$533.94	\$611.94	\$774.92	\$880.46	
69	\$191.16	\$234.30	\$268.50	\$303.24	\$378.71	\$429.34	\$298.83	\$373.51	\$436.56	\$497.20	\$625.31	\$711.34	\$395.01	\$496.00	\$583.77	\$666.33	\$839.30	\$951.79	
70	\$211.60	\$259.69	\$297.89	\$335.97	\$418.91	\$474.49	\$329.02	\$411.71	\$481.70	\$546.77	\$684.49	\$777.19	\$430.67	\$541.68	\$638.13	\$725.63	\$909.17		
71	\$232.03	\$284.93	\$327.28	\$368.69	\$458.99	\$519.65	\$362.14	\$453.92	\$531.53	\$601.26	\$749.27	\$849.19	\$469.56	\$591.51	\$697.58	\$790.15	\$984.79		
72	\$252.48	\$310.32	\$356.68	\$401.42 \$462.33	\$499.20	\$564.80	\$398.61	\$500.28	\$586.58	\$661.24	\$820.08	\$927.74	\$511.75	\$645.88	\$762.63	\$860.55	\$1,066.80		
73 74	\$289.08 \$325.82	\$357.34 \$404.36	\$412.10 \$467.68	\$523.25	\$572.28 \$645.34	\$646.42 \$728.04	\$441.50 \$488.92	\$555.84 \$617.56	\$653.24 \$727.50	\$734.32 \$815.53	\$907.17 \$1,003.48		\$561.85 \$616.89	\$711.73 \$784.28	\$842.38 \$930.56	\$947.91 \$1,044.10	\$1,170.32 \$1,283.88		
75	\$362.55	\$451.37	\$523.25	\$584.30	\$718.41	\$809.64	\$541.42	\$686.21	\$810.19	\$905.70	\$1,003.46		\$677.27	\$864.29	\$1.027.93		\$1,408.39		
76	\$399.16	\$498.40	\$578.82	\$645.21	\$791.62	\$891.28	\$599.67	\$762.50	\$902.22	\$1,005.88	\$1,227.78	\$1,379.65	\$743.53	\$952.46	\$1,135.46	\$1,266.77	\$1,545.04	\$1,731.79	
77	\$435.89	\$545.42	\$634.39	\$706.12	\$864.69	\$972.88	\$664.05	\$847.33	\$1,004.82	\$1,117.03	\$1,358.15	\$1,523.65	\$816.46	\$1,049.57	\$1,254.36	\$1,395.28	\$1,694.92	\$1,896.90	
78	\$469.69	\$588.83	\$686.08	\$763.43	\$933.49	\$1,049.04	\$705.86	\$902.22	\$1,071.48	\$1,190.23	\$1,444.85		\$861.75	\$1,110.21	\$1,328.90	\$1,477.30	\$1,791.77		
79	\$503.61	\$632.25	\$737.92	\$820.61	\$1,002.14		\$750.34	\$960.61	\$1,142.55	\$1,268.25	\$1,537.02		\$909.57	\$1,174.34	\$1,407.98	\$1,564.13			
80 81	\$537.41 \$571.34	\$675.66 \$719.08	\$789.75 \$841.58		\$1,070.95 \$1,139.73		\$797.63 \$847.86	\$1,022.85 \$1.089.11	\$1,218.29 \$1,299.10	\$1,351.34 \$1,439.90	\$1,635.07	\$1,826.63 \$1,940.44	\$960.06 \$1.013.36	\$1,242.20 \$1,314.06	\$1,491.73 \$1.580.43			\$2,231.52	
81 82	\$5/1.34 \$605.13	\$719.08 \$762.50	\$841.58 \$893.27		\$1,139.73 \$1,208.41	\$1,277.32 \$1,353.47	\$847.86	\$1,089.11	\$1,299.10 \$1.385.13	\$1,439.90 \$1,534.20	\$1,739.40	\$1,940.44	\$1,013.36	\$1,314.06	\$1,580.43 \$1,674.34	\$1,753.42 \$1,856.42		\$2,355.75	
83	\$649.63	\$820.08	\$962.20		\$1,300.85	\$1,455.80		\$1,234.19	\$1,475.97			\$2,001.33	\$1,131.59	\$1,472.77	\$1,776.14	\$1,968.63	\$2,370.85		
84	\$694.10	\$877.65			\$1,393.28	\$1,558.13				\$1,740.60		\$2,330.24	\$1,197.17		\$1,884.07	\$2,087.65	\$2,512.18	\$2,787.37	
85	\$738.58	\$935.09			\$1,485.59	\$1,660.32		\$1,397.96	\$1,675.82		\$2,230.59		\$1,266.51	\$1,653.23	\$1,998.55	\$2,213.89			
86	\$783.07			\$1,298.44						\$1,974.76				\$1,751.55					
87				\$1,374.99				\$1,583.77				\$2,800.73		\$1,855.76				\$3,307.40	
88 89		\$1,103.00 \$1,155.90	\$1,300.85 \$1,363.63		\$1,756.63 \$1.842.80	\$1,961.41	\$1,276.53	\$1,652.44	\$1,985.73	\$2,195.58 \$2,291.50	\$2,637.48	\$2,924.30	\$1,473.97	\$1,929.62	\$2,339.18 \$2,433.10	\$2,590.07 \$2,694.40	\$3,110.77 \$3,237.67	\$3,442.86 \$3,583.79	
90					\$1,842.80	\$2,057.86 \$2,154.31		\$1,724.16 \$1,798.98	\$2,072.43			\$3,053.33 \$3,188.12	\$1,532.87 \$1,594.19	\$2,006.43 \$2,086.32	\$2,433.10 \$2.530.75	\$2,694.40	\$3,237.67	\$3,583.79 \$3,730.46	
91		\$1,200.07	\$1,420.55		\$2,015.24	\$2,154.31		\$1,876.99	\$2,162.00		\$3,002.03			\$2,066.32	\$2,632.27	\$2,002.00	\$3,507.25		
92	***************************************	+ - ,=	\$1,552.39	+ .,	\$2,101.41	\$2,347.07		\$1,958.34	\$2,355.62		\$3,134.29			\$2,255.83	\$2,737.81	\$3,033.15	\$3,650.32	\$4,042.12	
93			\$1,592.72		\$2,157.52	\$2,409.45		\$2,002.02	\$2,407.58	\$2,663.12		\$3,552.41	\$1,759.18	\$2,299.24	\$2,789.90	\$3,091.41	\$3,721.64	\$4,119.87	
94		\$1,383.26				\$2,471.70	\$1,586.98	\$2,046.64	\$2,460.62		\$3,275.88	\$3,630.95	\$1,794.69	\$2,343.47	\$2,842.93	\$3,150.71			
95		\$1,417.74				\$2,533.96		\$2,092.19	\$2,514.85		\$3,349.08		\$1,830.90	\$2,388.49	\$2,897.03	\$3,211.23	\$3,868.46	\$4,279.90	
96	\$1,149.75				\$2,325.57	\$2,596.20		\$2,138.81	\$2,570.29			\$3,793.25	\$1,867.90	\$2,434.43	\$2,952.07	\$3,272.94	\$3,943.94	\$4,362.18	
97 98		\$1,486.52 \$1,520.85			\$2,381.67 \$2,437.64	\$2,658.46 \$2,720.84		\$2,186.50 \$2,235.26	\$2,626.80 \$2,684.51	\$2,907.05 \$2,971.44		\$3,877.28 \$3,963.18	\$1,905.59 \$1,944.05	\$2,481.19 \$2,528.88	\$3,008.18 \$3,065.36				
98				\$1,997.48 \$2,042.77						\$2,971.44									
		Ψ1,000.0Z	ψ1,000.04			\$2,765.09		\$2,335.98	\$2,743.41			\$4,030.94	\$2,023.40			\$3,531.84			1

ļ				N	Monthly Pren	nium per \$3	00 Monthly E	Benefit Amou	unt After 109 Facility - 60		crease (Res	sulting in 21	% Cumulativ	e Increase)					
Issue		F	uture Purch	ase Option		ı		Aut		ound Inflatio	n	1		Au	o 5% Comp	ound Inflatio	n		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25 26	\$2.43 \$2.44	\$3.10 \$3.11	\$3.64 \$3.66	\$4.09 \$4.11	\$4.99 \$5.04	\$5.61 \$5.67	\$3.72 \$3.77	\$4.80 \$4.86	\$5.70 \$5.80	\$6.53 \$6.64	\$8.21 \$8.35	\$9.32 \$9.48	\$7.46 \$7.54	\$9.72 \$9.85	\$11.69 \$11.84	\$13.60 \$13.77	\$17.40 \$17.62	\$19.80 \$20.05	25 26
26	\$2.44 \$2.45	\$3.11	\$3.70	\$4.11 \$4.15	\$5.04 \$5.08	\$5.71	\$3.77 \$3.84	\$4.86 \$4.95	\$5.80 \$5.90	\$6.75	\$8.49	\$9.48	\$7.54 \$7.62	\$9.85 \$9.97	\$11.84	\$13.77	\$17.83	\$20.05	27
28	\$2.46	\$3.16	\$3.72	\$4.18	\$5.12	\$5.75	\$3.89	\$5.04	\$6.00	\$6.88	\$8.66	\$9.82	\$7.71	\$10.09	\$12.12	\$14.11	\$18.06	\$20.57	28
29	\$2.49	\$3.17	\$3.75	\$4.21	\$5.16	\$5.80	\$3.96	\$5.12	\$6.08	\$7.00	\$8.81	\$10.01	\$7.79	\$10.21	\$12.27	\$14.28	\$18.29	\$20.83	29
30	\$2.50	\$3.19	\$3.77	\$4.24	\$5.20	\$5.84	\$4.02	\$5.20	\$6.18	\$7.12	\$8.97	\$10.19	\$7.89	\$10.33	\$12.42	\$14.44	\$18.52	\$21.10	30
31 32	\$2.52 \$2.53	\$3.22 \$3.23	\$3.80 \$3.83	\$4.27 \$4.30	\$5.24 \$5.28	\$5.90 \$5.94	\$4.08 \$4.14	\$5.29 \$5.37	\$6.29 \$6.40	\$7.24 \$7.36	\$9.12 \$9.28	\$10.37 \$10.55	\$7.99 \$8.09	\$10.45 \$10.57	\$12.56 \$12.71	\$14.63 \$14.81	\$18.76 \$19.00	\$21.38 \$21.66	31 32
32	\$2.53 \$2.54	\$3.23 \$3.26	\$3.85 \$3.85	\$4.30 \$4.33	\$5.28 \$5.31	\$5.94 \$6.00	\$4.14 \$4.20	\$5.46	\$6.51	\$7.48	\$9.28 \$9.45	\$10.55	\$8.09	\$10.57	\$12.71	\$14.81	\$19.00	\$21.00	33
34	\$2.55	\$3.28	\$3.87	\$4.36	\$5.36	\$6.03	\$4.26	\$5.54	\$6.62	\$7.61	\$9.63	\$10.93	\$8.27	\$10.84	\$13.02	\$15.17	\$19.48	\$22.22	34
35	\$2.56	\$3.29	\$3.91	\$4.39	\$5.40	\$6.07	\$4.35	\$5.64	\$6.73	\$7.74	\$9.79	\$11.14	\$8.37	\$10.96	\$13.17	\$15.36	\$19.72	\$22.51	35
36	\$2.59	\$3.33	\$3.96	\$4.46	\$5.47	\$6.16	\$4.44	\$5.75	\$6.86	\$7.90	\$10.00	\$11.39	\$8.48	\$11.10	\$13.34	\$15.57	\$20.00	\$22.84	36
37 38	\$2.62 \$2.64	\$3.38 \$3.41	\$4.00 \$4.06	\$4.50 \$4.57	\$5.56 \$5.63	\$6.26 \$6.34	\$4.54 \$4.63	\$5.85 \$5.96	\$7.01 \$7.15	\$8.07 \$8.24	\$10.21 \$10.43	\$11.63 \$11.88	\$8.59 \$8.70	\$11.24 \$11.39	\$13.53 \$13.71	\$15.77 \$15.99	\$20.28 \$20.57	\$23.16 \$23.49	37
38	\$2.64 \$2.67	\$3.41 \$3.45	\$4.06 \$4.10	\$4.57 \$4.62	\$5.63 \$5.70	\$6.34 \$6.42	\$4.63 \$4.73	\$5.96 \$6.07	\$7.15 \$7.29	\$8.24 \$8.42	\$10.43 \$10.65	\$11.88 \$12.13	\$8.70 \$8.82	\$11.39 \$11.54	\$13.71 \$13.89	\$15.99 \$16.21	\$20.57 \$20.86	\$23.49	38
40	\$2.70	\$3.49	\$4.15	\$4.69	\$5.78	\$6.51	\$4.83	\$6.19	\$7.45	\$8.58	\$10.88	\$12.41	\$8.94	\$11.70	\$14.07	\$16.43	\$21.15	\$24.17	40
41	\$2.73	\$3.52	\$4.20	\$4.74	\$5.85	\$6.60	\$4.94	\$6.31	\$7.60	\$8.76	\$11.11	\$12.67	\$9.06	\$11.86	\$14.27	\$16.67	\$21.45	\$24.52	41
42	\$2.75	\$3.58	\$4.25	\$4.81	\$5.93	\$6.69	\$5.05	\$6.44	\$7.76	\$8.94	\$11.35	\$12.95	\$9.19	\$12.01	\$14.47	\$16.90	\$21.76	\$24.87	42
43	\$2.77	\$3.61	\$4.31	\$4.85	\$6.01	\$6.78	\$5.16	\$6.56	\$7.91	\$9.12	\$11.59	\$13.22	\$9.31	\$12.18	\$14.65	\$17.13	\$22.06	\$25.21	43
44 45	\$2.79 \$2.83	\$3.64 \$3.67	\$4.36 \$4.40	\$4.92 \$4.97	\$6.07 \$6.16	\$6.86 \$6.94	\$5.27 \$5.37	\$6.68 \$6.81	\$8.07 \$8.23	\$9.32 \$9.52	\$11.85 \$12.10	\$13.52 \$13.81	\$9.43 \$9.56	\$12.33 \$12.51	\$14.85 \$15.05	\$17.35 \$17.61	\$22.37 \$22.69	\$25.58 \$25.94	44 45
46	\$2.88	\$3.75	\$4.50	\$5.09	\$6.30	\$7.12	\$5.65	\$7.16	\$8.60	\$9.88	\$12.10	\$14.17	\$9.70	\$12.71	\$15.05	\$17.01	\$23.07	\$26.38	46
47	\$2.93	\$3.84	\$4.60	\$5.20	\$6.45	\$7.28	\$5.94	\$7.52	\$8.99	\$10.26	\$12.73	\$14.53	\$9.87	\$12.91	\$15.53	\$18.18	\$23.45	\$26.82	47
48	\$2.98	\$3.91	\$4.70	\$5.31	\$6.60	\$7.46	\$6.25	\$7.91	\$9.41	\$10.66	\$13.06	\$14.91	\$10.02	\$13.11	\$15.80	\$18.48	\$23.84	\$27.26	48
49	\$3.03	\$3.98	\$4.80	\$5.43	\$6.75	\$7.62	\$6.56	\$8.32	\$9.82	\$11.08	\$13.40	\$15.29	\$10.18	\$13.32	\$16.05	\$18.78	\$24.23	\$27.71	49 50
50 51	\$3.09 \$3.14	\$4.06 \$4.13	\$4.88 \$4.98	\$5.54 \$5.67	\$6.90 \$7.04	\$7.79 \$7.96	\$6.90 \$7.25	\$8.73 \$9.19	\$10.27 \$10.74	\$11.50 \$11.95	\$13.74 \$14.08	\$15.70 \$16.10	\$10.33 \$10.49	\$13.54 \$13.76	\$16.30 \$16.57	\$19.09 \$19.38	\$24.64 \$25.05	\$28.17 \$28.64	50 51
52	\$3.14	\$4.13 \$4.21	\$4.98 \$5.08	\$5.78	\$7.04 \$7.18	\$8.13	\$7.25 \$7.61	\$9.19	\$10.74	\$11.95	\$14.08	\$16.10	\$10.49	\$13.76	\$16.83	\$19.38	\$25.45	\$28.64	52
53	\$3.23	\$4.28	\$5.18	\$5.89	\$7.35	\$8.31	\$8.00	\$10.15	\$11.73	\$12.89	\$14.83	\$16.94	\$10.84	\$14.19	\$17.09	\$20.01	\$25.88	\$29.60	53
54	\$3.28	\$4.36	\$5.28	\$6.01	\$7.49	\$8.47	\$8.42	\$10.67	\$12.25	\$13.39	\$15.20	\$17.38	\$11.00	\$14.42	\$17.38	\$20.34	\$26.30	\$30.10	54
55	\$3.33	\$4.43	\$5.37	\$6.12	\$7.63	\$8.64	\$8.82	\$11.20	\$12.80	\$13.92	\$15.59	\$17.82	\$11.18	\$14.65	\$17.64	\$20.67	\$26.74	\$30.59	55
56 57	\$3.65 \$3.98	\$4.82 \$5.19	\$5.80 \$6.22	\$6.61 \$7.11	\$8.27 \$8.92	\$9.39 \$10.13	\$9.26 \$9.71	\$11.75 \$12.33	\$13.43 \$14.08	\$14.59 \$15.28	\$16.54 \$17.56	\$18.92 \$20.09	\$11.64 \$12.12	\$15.29 \$15.96	\$18.43 \$19.25	\$21.63 \$22.63	\$28.03 \$29.37	\$32.08 \$33.64	56 57
57 58	\$3.98 \$4.30	\$5.19	\$6.63	\$7.11	\$8.92 \$9.56	\$10.13	\$10.20	\$12.33	\$14.08	\$16.02	\$17.56	\$20.09	\$12.12	\$16.65	\$20.11	\$22.63	\$30.78	\$35.29	58
59	\$4.62	\$5.94	\$7.05	\$8.09	\$10.20	\$11.61	\$10.71	\$13.57	\$15.49	\$16.80	\$19.77	\$22.63	\$13.15	\$17.38	\$21.02	\$24.78	\$32.26	\$37.00	59
60	\$4.95	\$6.33	\$7.48	\$8.58	\$10.86	\$12.34	\$11.24	\$14.25	\$16.24	\$17.61	\$20.98	\$24.02	\$13.68	\$18.13	\$21.97	\$25.93	\$33.80	\$38.81	60
61	\$5.27 \$5.59	\$6.70 \$7.08	\$7.89 \$8.32	\$9.08 \$9.56	\$11.50 \$12.13	\$13.08 \$13.82	\$11.80 \$12.38	\$14.95	\$17.03 \$17.86	\$18.46 \$19.35	\$22.26	\$25.50 \$27.07	\$14.26 \$14.85	\$18.91 \$19.73	\$22.95 \$23.98	\$27.13	\$35.43 \$37.16	\$40.70 \$42.70	61
62 63	\$5.59 \$6.17	\$7.08 \$7.83	\$8.32 \$9.20	\$9.56 \$10.59	\$12.13 \$13.43	\$13.82 \$15.31	\$12.38 \$13.07	\$15.68 \$16.54	\$17.86 \$18.85	\$19.35 \$20.42	\$23.61 \$25.43	\$27.07 \$29.14	\$14.85 \$15.93	\$19.73 \$21.13	\$23.98 \$25.65	\$28.38 \$30.27	\$37.16 \$39.52	\$42.70 \$45.36	62 63
64	\$6.77	\$8.58	\$10.08	\$11.61	\$14.74	\$16.80	\$13.79	\$17.46	\$19.89	\$21.54	\$27.39	\$31.36	\$17.07	\$22.62	\$27.43	\$32.30	\$42.02	\$48.19	64
65	\$7.35	\$9.33	\$10.97	\$12.62	\$16.04	\$18.27	\$14.56	\$18.43	\$21.00	\$22.73	\$29.51	\$33.76	\$18.30	\$24.21	\$29.33	\$34.45	\$44.69	\$51.19	65
66	\$7.94	\$10.08	\$11.85	\$13.65	\$17.34	\$19.76	\$15.38	\$19.46	\$22.15	\$23.97	\$31.79	\$36.33	\$19.64	\$25.92	\$31.36	\$36.75	\$47.54	\$54.40	66
67 68	\$8.51 \$9.68	\$10.84 \$12.33	\$12.73	\$14.66 \$16.69	\$18.65 \$21.15	\$21.25	\$16.25 \$17.51	\$20.55 \$22.33	\$23.38	\$25.28 \$28.12	\$34.23 \$37.51	\$39.09 \$42.78	\$21.07 \$22.97	\$27.78 \$30.33	\$33.55	\$39.22 \$42.70	\$50.56 \$54.77	\$57.78 \$62.46	67
69	\$10.84	\$13.82	\$14.52 \$16.30	\$18.71	\$23.66	\$24.08 \$26.91	\$17.51	\$24.27	\$25.72 \$28.28	\$31.28	\$41.11	\$46.81	\$25.04	\$33.11	\$36.67 \$40.10	\$46.50	\$59.32	\$67.53	68 69
70	\$11.99	\$15.32	\$18.07	\$20.72	\$26.16	\$29.74	\$20.32	\$26.37	\$31.10	\$34.80	\$45.05	\$51.21	\$27.30	\$36.16	\$43.84	\$50.64	\$64.26	\$73.01	70
71	\$13.16	\$16.82	\$19.87	\$22.75	\$28.67	\$32.57	\$21.88	\$28.66	\$34.20	\$38.72	\$49.37	\$56.03	\$29.76	\$39.48	\$47.93	\$55.14	\$69.61	\$78.94	71
72	\$14.30	\$18.30	\$21.65	\$24.76	\$31.17	\$35.41	\$23.56	\$31.13	\$37.60	\$43.08	\$54.11	\$61.31	\$32.44	\$43.11	\$52.39	\$60.05	\$75.38	\$85.34	72
73 74	\$16.38 \$18.47	\$21.09 \$23.86	\$25.03 \$28.39	\$28.52 \$32.29	\$35.74 \$40.30	\$40.52	\$26.10 \$28.91	\$34.62 \$38.50	\$41.91 \$46.73	\$47.89 \$53.25	\$59.94 \$66.40	\$67.83	\$35.62 \$39.11	\$47.51 \$52.36	\$57.87 \$63.93	\$66.15 \$72.86	\$82.71 \$90.73	\$93.49 \$102.40	73 74
74 75	\$18.47 \$20.55	\$23.86 \$26.63	\$28.39 \$31.77	\$32.29 \$36.05	\$40.30 \$44.87	\$45.63 \$50.74	\$28.91	\$38.50 \$42.82	\$46.73 \$52.11	\$53.25 \$59.20	\$66.40 \$73.55	\$75.02 \$82.98	\$39.11 \$42.94	\$52.36 \$57.70	\$63.93 \$70.63	\$72.86 \$80.26	\$90.73 \$99.54	\$102.40 \$112.18	74 75
76	\$22.62	\$29.40	\$35.13	\$39.80	\$49.43	\$55.87	\$35.46	\$47.63	\$58.09	\$65.82	\$81.46	\$91.80	\$47.16	\$63.57	\$78.02	\$88.41	\$109.19	\$122.89	76
77	\$24.70	\$32.18	\$38.50	\$43.56	\$54.00	\$60.98	\$39.28	\$52.95	\$64.76	\$73.21	\$90.23	\$101.52	\$51.77	\$70.07	\$86.19	\$97.38	\$119.79	\$134.62	77
78	\$26.62	\$34.74	\$41.65	\$47.09	\$58.30	\$65.75	\$41.75	\$56.42	\$69.11	\$78.08	\$96.11	\$108.00	\$54.65	\$74.13	\$91.32	\$103.11	\$126.64	\$142.12	78
79	\$28.53 \$30.46	\$37.30	\$44.79 \$47.94	\$50.62 \$54.16	\$62.59	\$70.52	\$44.37 \$47.17	\$60.13	\$73.78 \$78.74	\$83.28 \$88.84	\$102.37	\$114.87 \$122.21	\$57.68 \$60.89	\$78.42 \$82.96	\$96.76 \$102.51	\$109.18 \$115.60	\$133.89 \$141.55	\$150.03	79 80
80 81	\$30.46 \$32.38	\$39.88 \$42.44	\$47.94 \$51.08	\$54.16 \$57.70	\$66.88 \$71.17	\$75.30 \$80.07	\$47.17 \$50.13	\$64.08 \$68.27	\$78.74 \$84.04	\$88.84 \$94.77	\$109.03 \$116.14	\$122.21 \$130.00	\$60.89 \$64.27	\$82.96 \$87.76	\$102.51 \$108.61	\$115.60 \$122.41	\$141.55 \$149.64	\$158.39 \$167.21	80
82	\$34.29	\$44.99	\$54.22	\$61.22	\$75.47	\$84.83	\$53.27	\$72.73	\$89.69	\$101.10	\$123.70	\$130.00	\$67.85	\$92.84	\$115.07	\$129.60	\$158.19	\$176.54	82
83	\$36.81	\$48.39	\$58.41	\$65.95	\$81.24	\$91.25	\$56.64	\$77.47	\$95.69	\$107.82	\$131.81	\$147.26	\$71.78	\$98.37	\$122.08	\$137.46	\$167.63	\$186.92	83
84	\$39.34	\$51.78	\$62.59	\$70.66	\$87.01	\$97.66	\$60.21	\$82.53	\$102.08	\$114.99	\$140.47	\$156.79	\$75.94	\$104.23	\$129.50	\$145.78	\$177.64	\$197.91	84
85	\$41.86	\$55.18	\$66.78	\$75.38	\$92.79	\$104.07	\$64.01	\$87.92	\$108.89	\$122.65	\$149.69	\$166.95	\$80.34	\$110.44	\$137.38	\$154.62	\$188.24	\$209.54	85
86 87	\$44.37 \$46.90	\$58.56 \$61.96	\$70.95 \$75.14	\$80.10 \$84.82	\$98.56 \$104.31	\$110.48 \$116.90	\$68.04 \$72.33	\$93.65 \$99.78	\$116.16 \$123.92	\$130.80 \$139.50	\$159.51 \$170.02	\$177.76 \$189.29	\$85.01 \$89.91	\$117.01 \$123.98	\$145.75 \$154.62	\$163.98 \$173.89	\$199.49 \$211.39	\$221.86 \$234.88	86 87
88	\$49.27	\$65.08	\$75.14 \$78.97	\$89.16	\$104.31	\$116.90	\$72.33 \$75.48	\$104.19	\$123.92	\$139.50	\$170.02	\$189.29	\$93.51	\$123.98	\$160.82	\$173.89	\$211.39	\$234.88	88
89	\$51.66	\$68.20	\$82.78	\$93.49	\$115.08	\$128.99	\$78.78	\$108.80	\$135.25	\$152.30	\$185.78	\$206.89	\$97.25	\$134.06	\$167.29	\$188.20	\$229.02	\$254.55	89
90	\$54.04	\$71.31	\$86.60	\$97.80	\$120.47	\$135.03	\$82.23	\$113.61	\$141.28	\$159.13	\$194.21	\$216.29	\$101.15	\$139.40	\$174.00	\$195.79	\$238.38	\$264.99	90
91	\$56.41	\$74.44	\$90.41	\$102.14	\$125.85	\$141.08	\$85.81	\$118.62	\$147.60	\$166.27	\$203.02	\$226.12	\$105.19	\$144.96	\$180.99	\$203.69	\$248.13	\$275.86	91
92	\$58.80	\$77.55	\$94.23	\$106.47	\$131.24	\$147.11	\$89.56	\$123.87	\$154.19	\$173.73	\$212.23	\$236.39	\$109.41	\$150.73	\$188.27	\$211.90	\$258.26	\$287.17	92
93 94	\$60.38 \$61.97	\$79.59 \$81.62	\$96.68 \$99.13	\$109.26 \$112.06	\$134.74 \$138.23	\$151.02 \$154.91	\$91.63 \$93.75	\$126.72 \$129.64	\$157.74 \$161.36	\$177.75 \$181.86	\$217.18 \$222.26	\$241.85 \$247.42	\$111.63 \$113.88	\$153.64 \$156.60	\$191.86 \$195.53	\$215.99 \$220.14	\$263.32 \$268.48	\$292.71 \$298.36	93 94
95	\$63.56	\$83.64	\$101.59	\$112.06	\$138.23	\$154.91	\$93.75 \$95.92	\$129.64	\$165.06	\$186.08	\$222.26	\$247.42	\$116.19	\$159.62	\$195.53	\$220.14	\$208.48	\$304.12	95
96	\$65.14	\$85.68	\$104.04	\$117.63	\$145.23	\$162.73	\$98.13	\$135.69	\$168.84	\$190.38	\$232.76	\$258.97	\$118.56	\$162.71	\$203.05	\$228.70	\$279.10	\$309.99	96
97	\$66.75	\$87.70	\$106.49	\$120.43	\$148.73	\$166.63	\$100.41	\$138.81	\$172.73	\$194.78	\$238.19	\$264.97	\$120.96	\$165.85	\$206.92	\$233.12	\$284.57	\$315.98	97
98	\$68.33	\$89.74 \$91.76	\$108.93 \$111.40	\$123.22 \$126.03	\$152.23 \$155.74	\$170.53 \$174.45	\$102.73 \$105.11	\$142.01 \$145.28	\$176.69 \$180.76	\$199.27 \$203.86	\$243.74 \$249.43	\$271.08 \$277.35	\$123.40 \$125.88	\$169.04 \$172.29	\$210.87 \$214.89	\$237.62 \$242.21	\$290.15 \$295.83	\$322.09 \$328.32	98
99	\$69.93																		

1966   1966	ļ				Q	uarterly Pre	mium per \$3	300 Monthly I	Benefit Amo			ncrease (Re	esulting in 21	% Cumulativ	ve Increase)					
Age	Issue		F	uture Purch	ase Option		1		Aut			n	1		Au	o 5% Comp	ound Inflatio	n		Issue
28																				Age
27   27   27   28   27   28   28   28																			400.00	25
28   57.28   58.28   51.002   51.27   51.505   56.07   51.0022   51.0022   51.0022   51.0022   51.0022																				
29																				
30   57-44   59.09   511-10   512-45   512-20   517-16   515-20   517-20   515-20																				
38																				30
33																				31
3 5.750				- · · · · - ·				T												32
35 57-54 58-68 511-50 512-51 515-68 517-58 515-69 5																				33
90 9761 9779 97163 9779 97163 97160 97163 97160 97163 97160 9717 97163 97160 97160 9																				
37 5769 5992 \$11.77 \$13.23 \$16.52 \$18.93 \$15.34 \$17.62 \$21.09 \$23.73 \$30.02 \$34.19 \$25.20 \$33.04 \$20.00 \$10																				
38 57.76 \$100.03 \$11.02 \$13.14 \$16.54 \$18.65 \$18.68 \$13.53 \$17.55 \$21.00 \$24.22 \$30.66 \$38.04 \$20.50 \$33.05 \$30.00 \$47.04 \$50.04 \$27.07 \$40.41 \$40.00 \$40.00 \$47.07 \$50.00 \$47.07 \$50.00 \$47.07 \$40.00 \$47.00																				
40 5794 \$1025 \$1220 \$1317, \$16.96 \$19.14 \$14.19 \$11.22 \$21.80 \$25.21 \$31.80 \$38.74 \$25.25 \$31.26 \$31.27 \$40.50 \$17.77 \$40.77 \$40.77 \$17.04 \$40.40 \$40																				38
41 SR01 \$10.06 \$12.34 \$13.04 \$17.22 \$11.05 \$13.62 \$1.6	39	\$7.87	\$10.14		\$13.59	\$16.76	\$18.89	\$13.92	\$17.86			\$31.31	\$35.68	\$25.93	\$33.95		\$47.67	\$61.34	\$70.05	39
Section   Sect											\$25.21									40
93 144 91060 \$12.67 \$14.64 \$10.02 \$15.15 \$10.02 \$15.15 \$10.02 \$10																				41
44 58.02 \$10.71 \$12.00 \$14.44 \$17.00 \$20.71 \$15.40 \$10.64 \$27.75 \$27.99 \$34.88 \$30.75 \$27.71 \$38.20 \$44.25 \$31.77 \$66.70 \$77.02 \$4.46 \$38.75 \$10.61 \$21.22 \$14.00 \$16.61 \$20.42 \$10.61 \$10.61 \$																				
46 98.47 \$1102 \$13.23 \$14.98 \$16.65 \$20.00 \$2.419 \$2.00 \$2.0																				43
46				4	<b>*</b> · · · · ·										+					45
47	46	\$8.47	\$11.02	\$13.23	\$14.98	\$18.54	\$20.92	\$16.61	\$21.05	\$25.29	\$29.03	\$36.50	\$41.66	\$28.53	\$37.36	\$44.97	\$52.61	\$67.80	\$77.55	46
98   \$8.90   \$11.70   \$14.00   \$15.97   \$19.60   \$22.41   \$19.27   \$24.44   \$28.89   \$32.55   \$39.39   \$44.67   \$39.91   \$39.81   \$47.27   \$55.21   \$71.60   \$81.47   \$4.50   \$30.21   \$2.50   \$30.21   \$3.37   \$4.00   \$30.31   \$30.38   \$47.77   \$55.21   \$71.60   \$81.47   \$4.50   \$30.21   \$2.50   \$30.21   \$3.37   \$4.00   \$30.31   \$30.81   \$47.27   \$55.21   \$51.60   \$34.47   \$4.50   \$30.21   \$30.21   \$30.31   \$4.00   \$30.31   \$4.00   \$30.31   \$4.00   \$4.			\$11.28	\$13.52		\$18.96	\$21.42	\$17.47	\$22.13	\$26.42		\$37.42	\$42.72	\$29.00		\$45.68			\$78.84	47
50   50.08   \$11.02   514.38   \$11.63   516.65   520.70   \$23.24   \$20.28   \$25.09   \$33.79   \$40.38   \$40.13   \$30.38   \$39.81   \$47.92   \$58.10   \$72.44   \$82.85   \$5.55   \$93.55   \$12.213   \$12.23																				48
51   59.21   51.21   514.65   516.65   520.70   523.42   521.3   528.99   531.66   535.11   541.00   547.65   531.44   541.00   549.65   531.45   541.00   549.65   531.45   541.00   549.65   531.45   541.00   549.65   531.45   541.00   549.65   543.65   5																				49
52   \$9.35   \$12.08   \$14.96   \$16.96   \$21.13   \$22.91   \$22.37   \$28.99   \$32.78   \$33.98   \$35.298   \$34.47   \$34.65   \$31.34   \$34.11   \$34.94   \$57.92   \$74.66   \$36.59   \$57.22   \$74.66   \$36.59   \$75.10   \$37.01   \$5.50   \$36.59   \$74.24   \$34.57   \$32.02   \$34.57   \$32.02   \$34.57   \$32.02   \$34.57   \$35.04   \$39.55   \$34.68   \$35.08																	+			
53 \$85.0 \$12.00 \$15.22 \$17.29 \$21.60 \$24.14 \$23.51 \$29.85 \$34.47 \$35.84 \$43.88 \$43.88 \$43.81 \$31.83 \$41.73 \$50.02 \$58.84 \$76.10 \$37.74 \$38.47 \$50.55 \$37.74 \$38.47 \$50.55 \$37.75 \$13.02 \$15.85 \$37.97 \$13.02 \$15.80 \$37.97 \$22.45 \$25.40 \$24.72 \$31.37 \$35.04 \$45.83 \$35.44 \$45.83 \$42.29 \$44.97 \$34.18 \$37.88 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$35.44 \$40.91 \$45.83 \$40.91 \$45.83 \$40.91 \$45.83 \$40.91 \$45.83 \$40.91 \$45.83 \$40.91 \$45.83 \$40.91 \$45.83 \$40.91 \$45.83 \$40.91 \$45.83 \$40.91 \$45.83 \$40.91 \$40.91 \$45.83																				
55   \$8.79   \$13.02   \$15.00   \$17.97   \$22.46   \$25.90   \$22.91   \$37.64   \$40.91   \$45.83   \$55.64   \$32.88   \$40.08   \$51.88   \$60.07   \$76.82   \$89.93   \$50.57   \$35.55   \$41.08   \$17.70   \$151.26   \$31.20   \$20.093   \$26.22   \$22.78   \$26.57   \$38.29   \$41.40   \$44.20   \$51.80   \$55.64   \$43.22   \$44.97   \$56.93   \$36.23   \$30.93   \$36.22   \$20.278   \$32.25   \$32.2																				53
56	54	\$9.65	\$12.80	\$15.51	\$17.64	\$22.02	\$24.90	\$24.72	\$31.37	\$36.04	\$39.35		\$51.08	\$32.33	\$42.39	\$51.08	\$59.80	\$77.34	\$88.47	54
57																				55
58   512-63   516-43   516-45   527-64   523-65   529-99   528-61   529-99   528-62   529-99   528-61   529-99   529-99   528-61   529-99   528-61   529-99   528-61   529-99   529-99   528-61   529-99   528-61   529-99   528-61   529-99   529-99   528-61   529-99   528-61   529-99   528-61   529-99   528-61   529-99   528-61   529-99   528-61   529-99   528-61   529-99   528-61   529-99   528-61   529-99   528-61   529-99   528-61   529-99   528-61   529-99   528-61   529-99   528-61   529-99																				56
59 \$13.59 \$17.47 \$20.74 \$22.76 \$29.99 \$34.11 \$31.48 \$39.92 \$45.53 \$49.38 \$58.12 \$66.53 \$38.63 \$51.08 \$51.80 \$72.85 \$94.84 \$10.79 \$9.61 \$15.48 \$11.61 \$1.61 \$1.61 \$1.61 \$11.61 \$11.61 \$1.6																				
504 \$14.64 \$18.61 \$21.99 \$25.21 \$23.00 \$33.91 \$30.29 \$33.40 \$34.87 \$47.74 \$55.00 \$54.25 \$65.46 \$74.97 \$41.90 \$55.61 \$57.44 \$79.75 \$10.16 \$119.67 \$6.62 \$116.43 \$20.81 \$22.40 \$20.81 \$22.40 \$33.79 \$33.46 \$34.69 \$43.93 \$50.06 \$54.25 \$65.64 \$67.47 \$79.75 \$10.16 \$119.67 \$6.62 \$116.43 \$20.81 \$22.40 \$20.81 \$22.40 \$32.01 \$33.46 \$34.60 \$34.93 \$50.06 \$54.25 \$65.64 \$67.47 \$79.55 \$10.16 \$119.67 \$6.62 \$116.43 \$20.81 \$22.03 \$33.11 \$39.48 \$45.00 \$38.42 \$46.63 \$30.60 \$40.75 \$25.50 \$56.88 \$98.04 \$77.69 \$56.75 \$98.62 \$2.20 \$20.81 \$20																				50
Start   Star	60	\$14.54	\$18.61		\$25.21	\$31.91	\$36.29		\$41.87		\$51.77				\$53.28		\$76.23	\$99.39		60
\$\ \begin{align*} \be	61																			61
64 \$19.88 \$25.21 \$29.63 \$34.11 \$43.33 \$49.88 \$40.56 \$51.33 \$56.48 \$63.32 \$80.04 \$92.20 \$50.19 \$66.50 \$80.65 \$80.49 \$123.55 \$141.09 \$6.55 \$23.49 \$22.33 \$37.10 \$47.15 \$53.71 \$42.83 \$40.95 \$67.20 \$66.80 \$86.77 \$99.25 \$53.82 \$71.18 \$66.24 \$10.12 \$131.41 \$150.51 \$10.66 \$27.34 \$19.65 \$10.63 \$10																				62
65         \$21.60         \$27.43         \$32.23         \$37.10         \$47.15         \$58.71         \$42.83         \$54.19         \$61.27         \$68.07         \$99.25         \$53.82         \$71.18         \$88.24         \$101.28         \$131.41         \$15.01         66           66         \$25.06         \$31.83         \$37.42         \$43.11         \$54.82         \$62.47         \$47.77         \$60.40         \$68.73         \$74.32         \$100.04         \$114.44         \$61.94         \$81.64         \$98.65         \$115.30         \$148.62         \$169.47           68         \$28.46         \$36.26         \$44.09         \$52.18         \$70.80         \$55.56         \$75.60         \$75.60         \$75.60         \$75.60         \$75.60         \$75.60         \$73.80         \$73.31         \$117.89         \$136.61         \$100.04         \$114.44         \$61.94         \$118.44         \$180.64         \$13.83         \$13.83         \$13.83         \$13.83         \$13.76         \$37.37         \$117.49         \$134.44         \$190.60         \$73.60         \$73.33         \$117.89         \$136.71         \$174.43         \$183.44         \$91.02         \$100.20         \$100.20         \$117.43         \$183.44         \$191.94         \$100.21         \$100.20																				63
66																				65
67         \$25.05         \$31.83         \$37.42         \$43.11         \$54.82         \$62.47         \$47.77         \$60.40         \$86.83         \$74.32         \$11.494         \$61.94         \$81.64         \$98.65         \$11.50         \$14.86         \$16.83         \$6           69         \$31.83         \$40.62         \$47.92         \$55.00         \$69.19         \$55.45         \$71.34         \$83.14         \$91.96         \$12.08         \$137.60         \$97.33         \$117.89         \$136.71         \$174.43         \$198.64         \$6           71         \$38.68         \$49.46         \$58.41         \$66.88         \$84.28         \$95.76         \$64.33         \$84.24         \$100.53         \$113.49         \$146.67         \$60.00         \$140.91         \$166.07         \$140.91         \$166.12         \$20.66         \$22.09         \$77.72         \$41.65         \$164.75         \$80.47         \$116.07         \$140.91         \$166.12         \$20.66         \$22.09         \$77.72         \$41.65         \$77.72         \$14.62         \$77.76         \$80.00         \$73.37         \$83.86         \$10.91         \$77.72         \$11.13         \$148.62         \$14.69         \$14.65         \$16.47         \$11.00         \$14.62         \$14.62																				66
69 \$31.83 \$40.62 \$47.92 \$55.00 \$69.55 \$79.12 \$55.65 \$79.12 \$55.65 \$79.12 \$75.65 \$90.25 \$73.60 \$97.33 \$117.89 \$136.71 \$174.43 \$199.84 6 \$170.55 \$90.25 \$106.30 \$171.89 \$181.71 \$174.43 \$199.84 6 \$170.55 \$90.25 \$106.30 \$171.89 \$181.71 \$174.43 \$199.84 6 \$170.55 \$90.25 \$106.30 \$171.89 \$181.71 \$174.43 \$199.84 6 \$170.55 \$90.25 \$106.30 \$171.89 \$181.71 \$174.43 \$199.84 6 \$170.55 \$170.55 \$90.25 \$106.30 \$171.89 \$181.70 \$162.12 \$204.66 \$232.09 \$7.72 \$170.55 \$90.25 \$170.55 \$90.25 \$106.30 \$170.55 \$90.25 \$106.30 \$170.55 \$106.75 \$	67			\$37.42																67
70         \$33.26         \$45.03         \$53.14         \$60.94         \$76.91         \$87.45         \$59.73         \$77.52         \$91.43         \$110.31         \$112.21         \$140.66         \$22.21         \$214.66         \$22.21         \$214.66         \$22.20         \$27.77         \$2         \$42.05         \$53.82         \$363.65         \$77.79         \$91.63         \$10.08         \$91.41         \$110.54         \$110.54         \$110.64         \$150.69         \$110.14         \$76.74         \$16.07         \$34.77         \$20.00         \$73.57         \$38.85         \$10.50         \$110.14         \$76.74         \$110.69         \$110.94         \$110.73         \$130.68         \$170.15         \$144.48         \$243.11         \$250.91         7.77           74         \$54.29         \$70.16         \$38.3.6         \$94.91         \$114.61         \$76.41         \$10.00         \$117.15         \$14.44         \$266.73         \$301.06         7.77           75         \$60.40         \$78.30         \$93.33         \$105.97         \$131.14         \$140.22         \$110.21         \$10.00         \$11.00         \$11.00         \$11.00         \$11.00         \$11.00         \$11.00         \$11.00         \$11.00         \$11.00         \$11.00         \$10.00 </td <td></td> <td>68</td>																				68
71         \$38.88         \$49.46         \$58.84         \$68.88         \$44.28         \$95.76         \$64.33         \$84.24         \$10.53         \$110.54         \$150.99         \$113.84         \$145.15         \$164.07         \$140.01         \$16.07         \$140.01         \$16.07         \$140.01         \$16.07         \$140.01         \$150.09         \$110.54         \$150.09         \$150.00         \$150.00         \$150.00         \$140.01         \$160.00         \$150.00         \$110.00         \$140.00         \$227.84         7.7           73         \$48.17         \$820.00         \$73.57         \$83.86         \$105.00         \$110.14         \$767.74         \$101.77         \$123.22         \$131.30         \$160.01         \$140.01<																				69
22         \$42.05         \$533.82         \$533.65         \$72.79         \$91.63         \$10.08         \$99.26         \$91.54         \$110.54         \$126.64         \$159.09         \$180.26         \$95.37         \$126.75         \$154.03         \$175.65         \$221.83         \$250.91         7           74         \$54.29         \$70.16         \$83.46         \$34.01         \$118.49         \$134.16         \$84.99         \$112.20         \$137.38         \$156.56         \$192.65         \$218.22         \$243.97         \$153.02         \$187.98         \$241.42         \$226.27         \$230.06         \$77.75         \$60.40         \$78.30         \$33.39         \$106.97         \$141.91         \$141.20         \$117.40         \$121.22         \$243.97         \$126.25         \$169.62         \$207.65         \$235.80         \$292.62         \$329.81         7.7         \$72.61         \$94.59         \$113.20         \$115.47         \$156.67         \$190.40         \$215.23         \$228.88         \$289.86         \$138.63         \$188.91         \$225.30         \$299.91         \$377.22         \$10.21         \$10.22         \$10.02         \$10.02         \$10.02         \$10.02         \$10.02         \$10.02         \$10.02         \$10.02         \$10.02         \$10.02         \$10.																				70
348.17         562.00         573.57         \$83.85         \$105.00         \$119.14         \$76.74         \$101.77         \$122.22         \$140.81         \$176.24         \$199.40         \$104.73         \$193.66         \$170.15         \$194.48         \$243.16         \$274.84         7.7           75         \$80.40         \$78.30         \$93.39         \$105.97         \$131.91         \$149.99         \$113.20         \$120.00         \$131.91         \$149.99         \$113.20         \$120.00         \$232.98         \$228.86         \$186.80         \$207.65         \$235.99         \$292.62         \$329.81         7.7           76         \$866.50         \$864.41         \$103.31         \$117.01         \$144.532         \$164.24         \$104.02         \$170.80         \$132.69         \$190.40         \$215.23         \$289.84         \$156.69         \$224.837         \$12.69         \$207.65         \$225.99         \$292.62         \$329.81         7.7         \$78.87         \$100.94         \$132.44         \$138.48         \$171.40         \$193.31         \$152.73         \$190.40         \$215.23         \$289.86         \$180.66         \$217.92         \$284.00         \$329.60         \$221.92         \$341.10         \$193.31         \$122.44         \$132.44         \$132.44																				71
74         \$54.29         \$70.16         \$83.46         \$94.91         \$118.49         \$143.41         \$84.99         \$113.20         \$173.00         \$215.20         \$163.92         \$163.92         \$163.92         \$163.92         \$142.20         \$163.92         \$142.20         \$163.92         \$142.20         \$142.20         \$142.00         \$217.00         \$212.20         \$168.62         \$207.66         \$23.20         \$22.62         \$23.00         \$22.62         \$23.00         \$22.62         \$23.00         \$22.20         \$23.00																				73
76         \$66.50         \$88.44         \$103.31         \$117.01         \$145.32         \$164.24         \$104.02         \$174.00         \$193.52         \$239.48         \$289.86         \$138.63         \$186.91         \$229.38         \$229.81         \$221.02         \$361.07         77           78         \$776.27         \$102.14         \$132.06         \$158.76         \$179.30         \$115.47         \$155.66         \$193.01         \$229.56         \$282.56         \$2317.50         \$160.66         \$217.92         \$268.48         \$303.17         \$372.32         \$417.81         77           79         \$83.89         \$109.67         \$131.69         \$148.84         \$184.03         \$207.22         \$130.45         \$176.77         \$216.90         \$244.86         \$300.95         \$337.73         \$169.59         \$230.55         \$284.45         \$320.99         \$393.62         \$441.08         \$300.95         \$377.37         \$169.59         \$230.55         \$284.45         \$320.99         \$393.62         \$441.08         \$300.95         \$337.73         \$169.59         \$230.55         \$284.45         \$320.99         \$393.62         \$441.08         \$300.85         \$317.00         \$366.20         \$247.06         \$247.06         \$169.00         \$347.02         \$247.06																				74
778         \$72.61         \$94.69         \$113.20         \$128.06         \$158.76         \$179.30         \$115.67         \$156.67         \$190.40         \$215.23         \$266.28         \$298.47         \$152.19         \$200.02         \$253.00         \$325.19         \$393.77         7         7           79         \$83.89         \$109.67         \$131.69         \$148.84         \$184.03         \$207.32         \$165.88         \$203.19         \$229.56         \$285.26         \$317.50         \$160.66         \$217.92         \$268.48         \$303.17         \$372.32         \$21.69         \$167.77         \$216.90         \$244.86         \$300.95         \$337.73         \$169.69         \$230.55         \$358.52.99         \$179.00         \$204.86         \$300.95         \$337.73         \$169.59         \$203.55         \$284.45         \$320.99         \$393.62         \$441.08         79.86         \$21.21.89         \$196.61         \$221.88         \$300.95         \$237.44         \$382.21         \$189.99         \$393.62         \$441.08         79.86         \$21.48         \$200.71         \$247.06         \$278.62         \$341.44         \$382.21         \$189.37         \$272.97         \$333.31         \$393.88         \$416.14         \$460.98         \$221.21         \$285.02         \$393																			40-0.0.	75
78         \$78.27         \$102.14         \$122.44         \$138.45         \$171.40         \$193.31         \$122.73         \$166.88         \$203.19         \$229.56         \$282.56         \$317.50         \$160.66         \$217.92         \$288.48         \$303.17         \$37.22         \$41.81         7.7           80         \$89.54         \$117.22         \$140.94         \$159.23         \$196.61         \$221.39         \$138.67         \$188.36         \$231.48         \$261.18         \$320.55         \$359.29         \$303.55         \$284.45         \$320.99         \$303.62         \$441.08         7.8           81         \$95.19         \$124.76         \$150.19         \$169.66         \$221.88         \$240.40         \$156.64         \$213.83         \$280.071         \$247.06         \$278.62         \$341.44         \$382.21         \$189.97         \$255.02         \$319.31         \$369.87         \$499.95         \$491.60         8           82         \$100.22         \$117.71         \$193.88         \$238.84         \$268.27         \$166.64         \$213.83         \$340.00         \$199.47         \$272.97         \$333.31         \$381.03         \$341.94         \$321.83         \$340.81         \$241.02         \$289.21         \$360.01         \$333.81         \$412																				76
79         \$83,89         \$109.67         \$131.69         \$148.84         \$184.03         \$207.22         \$130.45         \$176.77         \$216.90         \$244.86         \$300.95         \$337.73         \$169.59         \$220.55         \$224.45         \$320.99         \$339.62         \$441.08         7           81         \$95.19         \$124.76         \$150.19         \$169.62         \$209.24         \$235.39         \$147.38         \$200.71         \$247.06         \$278.62         \$341.44         \$382.21         \$188.97         \$258.02         \$319.31         \$359.87         \$439.95         \$491.60         8           82         \$100.62         \$132.26         \$151.71         \$199.88         \$224.89         \$261.83         \$262.71         \$360.60         \$278.62         \$341.44         \$382.21         \$188.97         \$258.02         \$319.31         \$359.87         \$439.95         \$491.60         8           80         \$100.62         \$132.66         \$151.71         \$193.88         \$221.83         \$221.83         \$231.00         \$381.00         \$192.47         \$272.97         \$338.31         \$461.00         \$221.02         \$389.91         \$404.12         \$492.84         \$492.84         \$492.84         \$492.84         \$492.84         \$492.8																				
89 549 5417.22 540.94 5459.23 \$196.61 \$221.39 \$138.67 \$188.36 \$231.48 \$261.18 \$320.55 \$359.29 \$179.00 \$243.90 \$301.39 \$339.88 \$416.14 \$465.67 8 \$159.00 \$21.28 \$159.40 \$179.96 \$221.88 \$249.40 \$156.64 \$213.83 \$263.70 \$297.22 \$383.88 \$406.60 \$199.47 \$272.97 \$338.31 \$381.03 \$465.10 \$819.00 \$281.22 \$184.26 \$159.40 \$179.96 \$221.88 \$249.40 \$156.64 \$213.83 \$263.70 \$297.22 \$383.88 \$406.60 \$199.47 \$272.97 \$338.31 \$381.03 \$465.10 \$819.40 \$150.80 \$199.47 \$272.97 \$338.31 \$381.03 \$465.10 \$819.47 \$272.97 \$306.81 \$404.12 \$492.64 \$159.40 \$150.80 \$199.47 \$272.97 \$338.31 \$381.03 \$465.10 \$819.47 \$272.97 \$306.91 \$404.12 \$492.64 \$159.40 \$150.80 \$199.47 \$272.97 \$338.31 \$381.03 \$465.10 \$819.47 \$272.97 \$306.81 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$159.40 \$404.12 \$492.64 \$404.94																				78
81         \$95.19         \$124.76         \$150.19         \$160.62         \$209.24         \$235.39         \$147.38         \$200.71         \$247.06         \$278.62         \$341.44         \$382.21         \$188.97         \$258.02         \$319.31         \$359.87         \$49.95         \$491.60         8           83         \$108.21         \$142.26         \$171.71         \$193.88         \$221.88         \$24.94         \$156.64         \$211.83         \$317.00         \$387.54         \$432.94         \$211.02         \$289.21         \$358.91         \$492.84         \$549.50         84           84         \$115.65         \$152.22         \$184.03         \$207.76         \$255.82         \$287.12         \$177.01         \$338.10         \$412.97         \$460.98         \$222.62         \$306.44         \$300.75         \$428.59         \$522.26         \$300.40         \$300.60         \$235.50         \$287.78         \$300.98         \$188.19         \$256.48         \$300.13         \$300.58         \$440.09         \$490.81         \$2236.21         \$306.40         \$424.00         \$400.90         \$490.81         \$223.61         \$300.40         \$428.90         \$424.60         \$561.63         \$300.91         \$426.50         \$524.91         \$440.90         \$400.81         \$240.91																				80
83 \$108.21 \$142.26 \$171.71 \$193.88 \$238.84 \$268.27 \$166.52 \$227.79 \$281.33 \$317.00 \$387.54 \$432.94 \$211.02 \$228.21 \$338.91 \$404.12 \$492.84 \$549.55 \$8.85 \$115.65 \$152.22 \$184.03 \$207.76 \$255.82 \$287.12 \$177.01 \$242.65 \$300.10 \$338.10 \$412.97 \$460.98 \$222.26 \$306.44 \$330.75 \$428.95 \$522.26 \$581.86 \$8.85 \$123.05 \$162.22 \$186.03 \$272.78 \$305.98 \$188.19 \$258.84 \$320.13 \$306.58 \$440.09 \$490.81 \$223.62 \$306.44 \$330.75 \$428.95 \$522.26 \$581.86 \$8.85 \$123.05 \$172.18 \$220.86 \$225.55 \$289.75 \$324.83 \$200.04 \$275.35 \$341.51 \$499.95 \$522.26 \$249.91 \$344.00 \$428.84 \$462.10 \$586.48 \$562.26 \$186.77 \$306.95 \$343.67 \$212.62 \$293.34 \$364.32 \$410.41 \$499.85 \$555.51 \$264.35 \$364.49 \$456.55 \$511.24 \$690.55 \$8.86 \$9.91.31 \$227.91 \$379.01 \$472.82 \$531.87 \$646.88 \$718.88 \$9.91.31 \$227.91 \$322.16 \$262.25 \$306.43 \$307.27 \$241.37 \$306.03 \$306.01 \$341.07 \$472.82 \$341.84 \$499.85 \$490.85 \$																				81
84         \$115.65         \$162.22         \$184.03         \$207.76         \$255.82         \$287.12         \$177.01         \$242.65         \$300.10         \$338.10         \$412.97         \$460.98         \$222.66         \$306.44         \$330.75         \$228.59         \$522.26         \$581.86         8           86         \$130.45         \$172.18         \$208.60         \$225.50         \$299.75         \$324.83         \$200.01         \$338.15         \$412.97         \$460.98         \$232.61         \$324.68         \$430.91         \$444.86         \$130.45         \$172.18         \$208.60         \$225.50         \$289.75         \$324.83         \$200.01         \$275.35         \$341.51         \$384.55         \$468.97         \$525.22         \$249.91         \$344.00         \$428.48         \$482.10         \$586.48         \$652.66         8           88         \$144.86         \$191.31         \$224.16         \$262.11         \$322.15         \$391.81         \$321.82         \$317.89         \$181.87         \$200.50         \$243.36         \$274.84         \$338.34         \$392.21         \$308.61         \$428.53         \$525.11         \$399.10         \$477.82         \$561.22         \$508.91         \$377.01         \$472.82         \$531.87         \$648.88         \$692.61																				82
85         \$123.05         \$162.22         \$196.34         \$221.63         \$272.78         \$306.88         \$188.19         \$258.48         \$320.13         \$380.58         \$440.09         \$490.81         \$232.62         \$224.68         \$403.91         \$454.56         \$553.33         \$616.03         8           87         \$137.89         \$182.18         \$220.91         \$249.37         \$306.69         \$343.67         \$21.62         \$293.34         \$364.32         \$410.14         \$499.85         \$556.51         \$264.35         \$364.49         \$445.66         \$551.24         \$621.48         \$690.56         8           88         \$144.86         \$191.31         \$222.16         \$262.11         \$322.16         \$233.18         \$306.33         \$380.61         \$428.53         \$522.51         \$364.49         \$445.66         \$511.24         \$624.88         \$690.56         \$8           80         \$151.87         \$200.50         \$243.68         \$274.84         \$397.91         \$231.62         \$319.88         \$397.61         \$447.73         \$562.25         \$588.91         \$279.01         \$472.82         \$531.87         \$748.37         \$746.37         \$474.82         \$531.88         \$89.91         \$158.87         \$200.50         \$256.61         \$397.																				83
86         \$130.45         \$172.18         \$200.60         \$225.50         \$224.83         \$200.04         \$275.35         \$341.51         \$384.55         \$468.97         \$52.26         \$249.91         \$344.00         \$428.48         \$482.10         \$868.68         \$652.26         \$8           88         \$144.86         \$191.31         \$223.16         \$262.11         \$322.51         \$361.43         \$221.91         \$306.33         \$380.61         \$428.53         \$525.51         \$581.81         \$274.91         \$379.01         \$472.82         \$531.87         \$646.88         \$718.88         88           \$151.67         \$200.50         \$224.36         \$224.251         \$361.43         \$221.12         \$308.31         \$397.01         \$447.73         \$546.21         \$00.25         \$228.91         \$379.01         \$472.82         \$531.87         \$646.88         \$718.88         89           \$151.67         \$200.50         \$224.32         \$304.43         \$379.21         \$231.62         \$319.88         \$397.61         \$447.73         \$546.21         \$000.25         \$285.91         \$394.12         \$491.22         \$531.87         \$646.88         \$718.88         \$9         \$9         \$257.29         \$309.28         \$406.71         \$393.92         \$2																				
88   \$132.88   \$22.91   \$22.91   \$24.97   \$306.69   \$343.67   \$212.62   \$293.34   \$364.32   \$410.14   \$499.85   \$556.51   \$264.35   \$364.49   \$472.82   \$531.87   \$864.88   \$718.88   \$897.61   \$447.73   \$487																				86
88 \$144.86 \$191.31 \$22.16 \$262.11 \$322.16 \$361.43 \$221.91 \$306.33 \$380.61 \$428.53 \$522.51 \$581.81 \$274.91 \$379.01 \$472.82 \$531.87 \$546.88 \$718.88 8 \$151.87 \$200.50 \$243.36 \$274.84 \$333.34 \$379.21 \$231.62 \$319.88 \$397.61 \$447.73 \$546.21 \$608.25 \$285.91 \$394.12 \$491.82 \$553.32 \$673.31 \$748.37 8 \$90.57 \$254.61 \$287.54 \$334.82 \$396.97 \$241.73 \$334.00 \$415.36 \$467.83 \$570.97 \$533.89 \$297.36 \$499.85 \$511.56 \$575.62 \$703.81 \$748.37 8 \$90.57 \$415.86 \$252.99 \$300.29 \$370.01 \$414.76 \$252.29 \$304.77 \$433.93 \$488.83 \$966.86 \$664.77 \$309.28 \$426.17 \$532.13 \$988.85 \$779.80 \$99 \$277.01 \$313.02 \$398.64 \$432.52 \$263.32 \$364.18 \$453.31 \$510.77 \$623.98 \$699.89 \$321.65 \$443.15 \$553.49 \$623.01 \$759.29 \$811.02 \$90.44.28 \$90.50 \$417.50 \$400.45 \$40																				87
89         \$151.87         \$200.50         \$243.36         \$274.84         \$338.34         \$379.21         \$231.82         \$397.61         \$447.73         \$546.21         \$608.25         \$285.91         \$394.12         \$491.82         \$553.32         \$673.31         \$748.37         8           91         \$158.87         \$299.67         \$254.61         \$287.54         \$354.18         \$399.97         \$343.93         \$488.83         \$596.86         \$66.47         \$309.28         \$426.17         \$532.13         \$598.85         \$729.49         \$811.02         \$98.11.02         \$98.811.02         \$98.81         \$596.81         \$564.21         \$66.47         \$309.28         \$426.17         \$532.13         \$598.85         \$729.49         \$811.02         \$98.81			\$191.31	\$232.16	\$262.11	\$322.51	\$361.43		\$306.33	\$380.61	\$428.53	\$522.51	\$581.81	\$274.91		\$472.82			\$718.88	88
91 \$165.85 \$218.86 \$265.82 \$300.29 \$370.01 \$414.76 \$252.29 \$348.77 \$433.93 \$488.83 \$596.86 \$664.77 \$309.28 \$426.17 \$532.13 \$598.85 \$729.49 \$811.02 9 \$172.85 \$227.99 \$277.01 \$313.02 \$385.84 \$432.52 \$263.32 \$364.18 \$453.31 \$510.77 \$623.38 \$699.89 \$321.65 \$443.15 \$553.49 \$623.01 \$759.29 \$844.28 9 \$93 \$177.01 \$333.02 \$385.84 \$432.52 \$263.32 \$364.18 \$453.31 \$510.77 \$463.75 \$222.59 \$638.52 \$711.02 \$328.17 \$461.68 \$564.07 \$632.00 \$774.16 \$860.57 \$94 \$182.22 \$239.94 \$291.46 \$329.45 \$406.41 \$455.46 \$275.63 \$381.14 \$474.39 \$534.86 \$653.42 \$727.42 \$334.82 \$460.39 \$574.84 \$647.23 \$789.32 \$877.20 \$94 \$182.22 \$239.94 \$291.46 \$329.45 \$406.41 \$455.46 \$275.63 \$381.14 \$474.39 \$534.86 \$653.42 \$727.42 \$334.82 \$460.39 \$574.84 \$647.23 \$789.32 \$877.20 \$94 \$186.87 \$245.92 \$298.64 \$337.63 \$416.71 \$466.94 \$282.00 \$389.93 \$496.41 \$559.72 \$684.30 \$761.40 \$348.56 \$478.36 \$569.67 \$670.29 \$824.28 \$94.94 \$94.9		\$151.87	\$200.50	\$243.36	\$274.84	\$338.34	\$379.21	\$231.62	\$319.88	\$397.61	\$447.73	\$546.21	\$608.25	\$285.91	\$394.12	\$491.82	\$553.32	\$673.31	\$748.37	89
92         \$172.85         \$227.99         \$277.01         \$313.02         \$385.84         \$432.22         \$263.32         \$364.18         \$453.31         \$517.75         \$233.97         \$443.15         \$553.49         \$623.01         \$779.29         \$844.28         9           94         \$177.52         \$233.97         \$224.24         \$321.43         \$396.12         \$443.99         \$269.41         \$372.57         \$463.75         \$522.59         \$638.52         \$711.02         \$328.17         \$451.68         \$664.07         \$655.00         \$774.16         \$867.72         9           94         \$182.22         \$239.94         \$229.64         \$327.63         \$416.71         \$466.94         \$282.00         \$389.93         \$485.28         \$534.68         \$772.742         \$334.82         \$460.39         \$577.20         \$894.71         \$989.71         \$989.71         \$99.71         \$196.23         \$257.84         \$313.09         \$346.64         \$282.00         \$389.93         \$496.28         \$668.68         \$744.22         \$341.62         \$469.28         \$669.68         \$807.79         \$99.11.37         \$99.79         \$196.23         \$257.84         \$313.09         \$354.05         \$487.08         \$292.02         \$408.11         \$507.89         \$770.01 <td></td> <td>90</td>																				90
93 \$177.52 \$233.97 \$284.24 \$321.23 \$396.12 \$443.99 \$269.41 \$372.57 \$463.75 \$222.59 \$638.52 \$711.02 \$328.17 \$451.68 \$564.07 \$635.00 \$774.16 \$860.57 \$9. \$9. \$9. \$186.87 \$224.52 \$239.94 \$291.46 \$329.45 \$406.41 \$455.46 \$275.65 \$3811.41 \$474.39 \$534.86 \$653.42 \$727.42 \$334.82 \$460.39 \$574.84 \$647.23 \$789.32 \$789.3																				91
94 \$182.22 \$239.94 \$291.46 \$329.45 \$406.41 \$455.46 \$275.63 \$381.14 \$474.39 \$534.68 \$653.42 \$77.42 \$334.82 \$460.39 \$574.84 \$647.23 \$789.32 \$877.20 9  95 \$186.87 \$245.92 \$298.64 \$337.63 \$416.71 \$466.94 \$282.00 \$398.93 \$498.61 \$559.72 \$684.30 \$761.40 \$348.56 \$764.22 \$346.85 \$585.79 \$659.68 \$806.79 \$894.11 9  96 \$916.23 \$257.84 \$313.09 \$345.85 \$477.00 \$477.27 \$489.90 \$295.20 \$408.11 \$507.83 \$572.64 \$700.27 \$779.00 \$355.60 \$487.59 \$608.85 \$784.25 \$868.63 \$784.26 \$869.28 \$868.73 \$868.63 \$828.98 9  98 \$200.88 \$263.81 \$320.28 \$362.29 \$447.56 \$501.38 \$302.03 \$447.49 \$519.49 \$585.84 \$716.60 \$797.01 \$305.67 \$69.97 \$69.97 \$69.97 \$69.81 \$894.11 \$99.90 \$205.58 \$289.80 \$327.55 \$370.50 \$457.88 \$512.88 \$300.00 \$427.11 \$531.44 \$599.35 \$733.33 \$815.43 \$370.12 \$506.54 \$631.75 \$712.09 \$869.75 \$8695.26 \$99.562.20 \$480.91 \$477.40 \$47																				92
95 \$186.87 \$245.92 \$298.64 \$337.63 \$416.71 \$466.94 \$282.00 \$389.93 \$485.28 \$547.05 \$686.86 \$744.22 \$341.62 \$469.28 \$585.79 \$669.68 \$804.79 \$894.11 \$995.00 \$305.87 \$345.85 \$427.00 \$478.43 \$288.50 \$398.93 \$496.41 \$559.72 \$684.30 \$761.40 \$346.56 \$478.36 \$596.96 \$767.23 \$98.21 \$98.20 \$489.90 \$295.20 \$488.11 \$507.83 \$470.80 \$478.83 \$130.90 \$350.87 \$470.80 \$478.83 \$100.80 \$478.83 \$489.90 \$478.83 \$489.90 \$480.81 \$470.80 \$487.80 \$489.80 \$489.80 \$480.81 \$470.80 \$480.80 \$487.80 \$480.80 \$487.80 \$480.80 \$487.80 \$480.80 \$487.80 \$480.80 \$487.80 \$480.80 \$487.80 \$480.80 \$487.80 \$480.80 \$487.80 \$480.80 \$487.80 \$480.80 \$487.80 \$480.80 \$487.80 \$480.80 \$487.80 \$480.80 \$487.80 \$480.																				
96 \$191.53 \$251.90 \$305.87 \$345.85 \$427.00 \$478.43 \$288.50 \$398.93 \$496.41 \$559.72 \$884.30 \$761.40 \$348.56 \$478.36 \$596.97 \$672.39 \$820.55 \$911.37 \$9 \$9 \$196.23 \$257.84 \$313.09 \$354.07 \$437.27 \$489.90 \$295.20 \$408.11 \$507.83 \$572.64 \$700.27 \$779.00 \$355.60 \$487.59 \$608.36 \$685.37 \$836.25 \$984.95 \$9 \$9 \$200.88 \$263.81 \$320.28 \$362.29 \$447.56 \$501.38 \$302.03 \$417.49 \$519.49 \$589.44 \$799.5 \$797.01 \$362.78 \$496.97 \$619.59 \$698.36 \$883.29 \$498.91 \$498.97 \$619.28																				95
97 \$196.23 \$257.84 \$313.09 \$354.07 \$437.27 \$489.90 \$295.20 \$408.11 \$507.83 \$572.64 \$700.27 \$779.00 \$355.60 \$487.59 \$608.36 \$685.37 \$336.63 \$928.98 9 \$98 \$200.88 \$263.81 \$320.28 \$362.29 \$447.56 \$501.38 \$302.03 \$417.49 \$519.49 \$585.84 \$716.60 \$797.01 \$362.78 \$496.97 \$619.95 \$699.61 \$853.03 \$946.87 \$99.50																	\$672.39			96
99 \$205.58 \$269.80 \$327.50 \$370.50 \$457.88 \$512.88 \$309.00 \$427.11 \$531.44 \$599.35 \$733.33 \$815.43 \$370.12 \$506.54 \$631.75 \$712.09 \$869.75 \$965.26 99	97	\$196.23	\$257.84	\$313.09	\$354.07	\$437.27	\$489.90	\$295.20	\$408.11	\$507.83	\$572.64	\$700.27	\$779.00	\$355.60	\$487.59	\$608.36	\$685.37	\$836.63	\$928.98	97
																				98
	99 100+	\$205.58 \$210.24	\$269.80 \$275.77	\$327.50 \$334.71	\$370.50 \$378.72	\$457.88 \$468.15	\$512.88 \$524.33	\$309.00 \$316.15	\$427.11 \$436.92	\$531.44 \$543.68	\$599.35 \$613.20	\$733.33 \$750.43	\$815.43 \$834.28	\$370.12 \$377.59	\$506.54 \$516.29	\$631.75 \$643.79	\$712.09 \$725.82	\$869.75 \$886.79	\$965.26 \$983.94	100

Ļ					Annual Pre	mium per \$3	800 Monthly B	Benefit Amo			ncrease (Re	sulting in 21	% Cumulativ	/e Increase)					-
Issue			Future Purch	nase Option	1			Aı	Facility - 6 ito 3% Com	60 Day EP pound Inflati	on			Aı	uto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$26.85	\$34.20	\$40.21	\$45.16		\$61.99	\$41.01	\$52.90	\$62.92	\$72.14	\$90.57	\$102.86	\$82.29	\$107.40	\$129.05		\$192.10	\$218.54	25
26 27	\$26.98 \$27.12	\$34.33 \$34.60	\$40.48 \$40.74	\$45.42 \$45.83	\$55.57 \$56.11	\$62.52 \$63.05	\$41.67 \$42.35	\$53.70 \$54.64	\$63.99 \$65.05	\$73.34 \$74.54	\$92.18 \$93.78	\$104.73 \$106.60	\$83.23 \$84.16	\$108.75 \$110.08	\$130.65 \$132.25	\$152.02 \$153.89	\$194.49 \$196.90	\$221.34 \$224.16	26 27
28	\$27.12	\$34.86	\$40.74 \$41.01	\$45.83 \$46.09		\$63.45	\$42.35 \$43.02	\$55.57	\$66.13	\$74.54 \$75.88	\$95.78	\$108.46	\$85.09	\$110.08	\$132.25	\$155.76	\$196.90	\$224.16	28
29	\$27.38	\$34.99	\$41.40	\$46.49	\$56.90	\$63.99	\$43.68	\$56.51	\$67.19	\$77.21	\$97.25	\$110.47	\$86.03	\$112.75	\$135.47	\$157.63	\$201.97	\$230.03	29
30	\$27.51	\$35.28	\$41.67	\$46.75	\$57.44	\$64.52	\$44.35	\$57.44	\$68.26	\$78.55	\$98.99	\$112.49	\$87.10	\$114.08	\$137.06	\$159.50	\$204.51	\$232.97	30
31	\$27.79	\$35.54	\$41.95	\$47.16	\$57.84	\$65.05	\$45.01	\$58.37	\$69.47	\$79.88	\$100.72	\$114.48	\$88.17	\$115.42	\$138.67	\$161.50	\$207.05	\$236.05	31
32	\$27.92	\$35.67	\$42.22	\$47.42	\$58.23	\$65.59	\$45.69	\$59.31	\$70.66	\$81.21	\$102.47	\$116.49	\$89.24	\$116.75	\$140.26	\$163.50	\$209.73	\$239.12	32
33 34	\$28.05 \$28.18	\$35.94 \$36.20	\$42.48 \$42.75	\$47.82 \$48.08	\$58.65 \$59.18	\$66.13 \$66.53	\$46.35 \$47.03	\$60.25 \$61.18	\$71.87 \$73.07	\$82.56 \$84.02	\$104.32	\$118.62 \$120.76	\$90.30 \$91.37	\$118.09 \$119.56	\$142.01 \$143.74	\$165.52 \$167.51	\$212.40	\$242.20 \$245.26	33 34
35	\$28.31	\$36.20	\$43.15	\$48.50	\$59.16	\$67.06	\$47.03	\$62.26	\$74.27	\$85.50	\$106.21 \$108.06	\$120.76	\$92.44	\$120.89	\$145.74	\$167.51	\$215.06 \$217.75	\$248.46	35
36	\$28.59	\$36.74	\$43.68	\$49.16	\$60.38	\$67.99	\$49.03	\$63.45	\$75.75	\$87.23	\$110.34	\$125.71	\$93.64	\$122.50	\$147.35	\$171.79	\$220.81	\$252.07	36
37	\$28.86	\$37.27	\$44.21	\$49.70	\$61.31	\$69.07	\$50.09	\$64.65	\$77.34	\$89.10	\$112.75	\$128.37	\$94.84	\$124.10	\$149.35	\$174.20	\$223.88	\$255.68	37
38	\$29.13	\$37.66	\$44.75	\$50.36	\$62.12	\$70.00	\$51.16	\$65.86	\$78.96	\$90.97	\$115.15	\$131.18	\$96.05	\$125.71	\$151.35	\$176.61	\$227.10	\$259.29	38
39 40	\$29.52	\$38.07	\$45.29	\$51.03	\$62.92	\$70.93	\$52.24	\$67.06	\$80.55	\$92.84	\$117.56	\$133.98	\$97.38	\$127.44	\$153.35	\$179.00	\$230.30	\$263.03	39
40	\$29.79 \$30.05	\$38.48 \$38.87	\$45.83 \$46.35	\$51.69 \$52.37	\$63.72 \$64.65	\$71.87 \$72.81	\$53.31 \$54.49	\$68.39 \$69.73	\$82.16 \$83.89	\$94.71 \$96.71	\$120.10 \$122.64	\$136.93 \$139.87	\$98.73 \$100.06	\$129.18 \$130.91	\$155.36 \$157.50	\$181.40 \$183.94	\$233.51 \$236.84	\$266.77 \$270.64	40 41
42	\$30.03	\$39.41	\$46.89	\$53.03	\$65.46	\$73.88	\$55.70	\$71.06	\$85.64	\$98.73	\$125.31	\$142.93	\$100.00	\$130.51	\$159.63	\$186.48	\$240.19	\$274.52	42
43	\$30.59	\$39.81	\$47.55	\$53.57	\$66.26	\$74.80	\$56.90	\$72.40	\$87.36	\$100.72	\$127.97	\$146.01	\$102.73	\$134.39	\$161.77	\$189.02	\$243.53	\$278.39	43
44	\$30.86	\$40.21	\$48.08	\$54.23	\$67.06	\$75.75	\$58.10	\$73.73	\$89.10	\$102.86	\$130.78	\$149.22	\$104.06	\$136.13	\$163.91	\$191.55	\$246.99	\$282.40	44
45	\$31.25	\$40.61	\$48.63	\$54.90	\$67.99	\$76.68	\$59.31	\$75.22	\$90.84	\$105.00	\$133.58	\$152.43	\$105.53	\$138.13	\$166.18	\$194.36	\$250.47	\$286.41	45
46 47	\$31.80 \$32.33	\$41.40 \$42.35	\$49.70 \$50.77	\$56.24 \$57.44	\$69.60 \$71.19	\$78.55 \$80.42	\$62.39 \$65.59	\$79.09 \$83.09	\$94.97 \$99.25	\$109.01 \$113.28	\$137.06 \$140.53	\$156.43 \$160.44	\$107.13 \$108.88	\$140.26 \$142.54	\$168.86 \$171.52	\$197.57 \$200.77	\$254.61 \$258.90	\$291.21 \$296.03	46 47
48	\$32.87	\$43.15	\$51.83	\$58.65	\$71.19	\$82.29	\$68.94	\$87.36	\$103.80	\$117.69	\$144.13	\$160.44	\$110.61	\$144.80	\$174.33	\$200.77	\$263.16	\$300.96	48
49	\$33.40	\$43.95	\$52.90	\$59.98	\$74.54	\$84.16	\$72.40	\$91.76	\$108.46	\$122.23	\$147.87	\$168.86	\$112.35	\$147.08	\$177.13	\$207.32	\$267.56	\$305.91	49
50	\$34.07	\$44.75	\$53.97	\$61.18	\$76.14	\$86.03	\$76.14	\$96.45	\$113.41	\$126.91	\$151.61	\$173.26	\$114.08	\$149.48	\$179.94	\$210.66	\$271.98	\$310.98	50
51	\$34.60	\$45.56	\$55.03	\$62.52	\$77.75	\$87.89	\$80.01	\$101.39	\$118.48	\$131.85	\$155.50	\$177.79	\$115.82	\$151.88	\$182.88	\$214.01	\$276.52	\$316.20	51
52 53	\$35.13 \$35.67	\$46.49 \$47.29	\$56.11 \$57.18	\$63.72 \$64.92	\$79.35 \$81.08	\$89.77 \$91.63	\$84.02 \$88.30	\$106.60 \$112.08	\$123.83 \$129.45	\$136.93 \$142.27	\$159.50 \$163.64	\$182.35 \$187.02	\$117.69 \$119.56	\$154.29 \$156.70	\$185.82 \$188.76	\$217.47 \$220.95	\$281.06 \$285.75	\$321.40 \$326.74	52 53
54	\$36.20	\$48.08	\$58.23	\$66.26	\$82.69	\$93.51	\$92.84	\$117.82	\$135.32	\$142.27	\$167.78	\$191.82	\$121.43	\$150.70	\$191.82	\$224.55	\$290.41	\$332.22	54
55	\$36.74	\$48.90	\$59.31	\$67.46	\$84.29	\$95.38	\$97.38	\$123.56	\$141.33	\$153.63	\$172.06	\$196.77	\$123.43	\$161.77	\$194.77	\$228.16	\$295.22	\$337.70	55
56	\$40.34	\$53.16	\$63.99	\$72.94	\$91.37	\$103.66	\$102.20	\$129.71	\$148.27	\$160.96	\$182.61	\$208.93	\$128.50	\$168.86	\$203.45	\$238.71	\$309.39	\$354.13	56
57	\$43.95	\$57.31	\$68.67	\$78.41	\$98.45	\$111.80	\$107.27	\$136.13	\$155.50	\$168.72	\$193.83	\$221.75	\$133.85	\$176.20	\$212.54	\$249.81	\$324.20	\$371.36	57
58 59	\$47.42 \$51.03	\$61.45 \$65.59	\$73.21 \$77.88	\$83.75 \$89.24	\$105.53 \$112.62	\$119.96 \$128.11	\$112.62 \$118.22	\$142.80 \$149.89	\$163.11 \$170.98	\$176.87 \$185.42	\$205.72 \$218.27	\$235.37 \$249.81	\$139.34 \$145.07	\$183.81 \$191.82	\$222.01 \$232.03	\$261.43 \$273.58	\$339.85 \$356.14	\$389.53 \$408.50	58 59
60	\$54.64	\$69.86	\$82.56	\$94.71	\$119.82	\$136.26	\$110.22	\$157.22	\$170.98	\$194.36	\$231.63	\$265.16	\$151.09	\$200.11	\$242.46	\$286.28	\$373.24	\$428.41	60
61	\$58.10	\$74.01	\$87.10	\$100.19	\$126.91	\$144.40	\$130.24	\$164.97	\$187.95	\$203.72	\$245.80	\$281.46	\$157.37	\$208.80	\$253.28	\$299.50	\$391.14	\$449.38	61
62	\$61.71	\$78.14	\$91.76	\$105.53	\$133.98	\$152.56	\$136.65	\$173.00	\$197.18	\$213.60	\$260.62	\$298.83	\$163.91	\$217.88	\$264.76	\$313.26	\$410.23	\$471.42	62
63 64	\$68.12 \$74.67	\$86.43 \$94.71	\$101.52 \$111.28	\$116.89	\$148.27	\$168.99 \$185.42	\$144.27	\$182.61 \$192.76	\$208.12 \$219.62	\$225.35 \$237.78	\$280.80	\$321.66 \$346.26	\$175.80 \$188.49	\$233.24 \$249.67	\$283.21 \$302.84	\$334.22	\$436.29 \$463.94	\$500.81 \$532.06	63 64
65	\$74.67 \$81.08	\$102.99	\$111.28	\$128.11 \$139.34	\$162.71 \$177.00	\$185.42	\$152.30 \$160.83	\$203.45	\$219.62	\$250.87	\$302.45 \$325.82	\$346.26	\$188.49	\$249.67	\$302.84	\$356.54 \$380.31	\$493.46	\$565.19	65
66	\$87.63	\$111.28	\$130.78	\$150.68	\$191.42	\$218.14	\$169.79	\$214.80	\$244.59	\$264.63	\$350.92	\$401.15	\$216.81	\$286.14	\$346.26	\$405.69	\$524.85	\$600.47	66
67	\$94.04	\$119.56	\$140.53	\$161.90	\$205.85	\$234.58	\$179.41	\$226.83	\$258.08	\$279.06	\$377.91	\$431.61	\$232.57	\$306.58	\$370.43	\$432.95	\$558.12	\$637.87	67
68	\$106.87	\$136.13	\$160.30	\$184.21	\$233.51	\$265.84	\$193.30	\$246.47	\$283.87	\$310.45	\$414.11	\$472.22	\$253.54	\$334.76	\$404.89	\$471.42	\$604.60	\$689.56	68
69	\$119.56	\$152.56	\$179.94	\$206.53	\$261.15	\$297.09	\$208.25	\$267.84	\$312.18	\$345.31	\$453.78	\$516.70	\$276.39	\$365.49	\$442.71	\$513.37	\$654.96	\$745.53	69
70 71	\$132.39 \$145.20	\$169.13 \$185.69	\$199.57 \$219.35	\$228.83 \$251.14	\$288.81 \$316.46	\$328.35 \$359.61	\$224.29 \$241.52	\$291.08 \$316.33	\$343.31 \$377.51	\$384.19 \$427.47	\$497.33 \$545.02	\$565.32 \$618.63	\$301.37 \$328.48	\$399.16 \$435.89	\$483.98 \$529.12	\$559.04 \$608.74	\$709.46 \$768.50	\$806.05 \$871.51	70 71
72	\$157.89	\$202.11	\$238.99	\$273.32	\$344.11	\$390.86	\$260.10	\$343.72	\$415.04	\$475.55	\$597.39	\$676.87	\$358.14	\$475.97	\$578.41	\$662.98	\$832.23	\$942.17	72
73	\$180.87	\$232.84	\$276.25	\$314.85	\$394.60	\$447.37	\$288.13	\$382.18	\$462.74	\$528.73	\$661.77	\$748.74	\$393.27	\$524.45	\$638.92	\$730.31		\$1,032.08	73
74	\$203.85	\$263.43	\$313.39	\$356.41	\$444.96	\$503.75	\$319.14	\$425.06	\$515.90	\$587.91	\$732.97	\$828.22	\$431.74	\$578.02	\$705.86	\$804.44	\$1,001.62		74
75 76	\$226.83 \$249.67	\$294.02 \$324.61	\$350.66 \$387.93	\$397.95 \$439.36	\$495.33 \$545.69	\$560.25 \$616.76	\$353.46 \$391.53	\$472.76 \$525.78	\$575.21 \$641.33	\$653.63 \$726.70	\$811.92	\$916.11 \$1,013.36	\$474.09 \$520.58	\$636.93 \$701.84	\$779.72 \$861.36	\$886.06 \$975.96			75 76
77	\$249.67	\$355.20	\$425.06	\$480.90	\$596.19	\$673.27	\$433.62	\$584.56	\$714.95	\$808.18		\$1,013.36	\$571.47	\$701.84	\$951.52				77
78	\$293.89	\$383.53	\$459.80	\$519.92	\$643.61	\$725.89	\$460.87	\$622.91	\$763.03	\$862.02	\$1,061.06		\$603.27	\$818.33	\$1,008.16	\$1,138.40			78
79	\$314.99	\$411.84	\$494.53	\$558.91	\$691.03	\$778.53	\$489.85	\$663.78	\$814.46	\$919.46	\$1,130.12		\$636.80	\$865.76		\$1,205.33			79
80	\$336.24	\$440.17	\$529.25	\$597.93	\$738.32	\$831.29	\$520.71	\$707.33	\$869.23	\$980.78			\$672.19	\$915.85		\$1,276.26			80
81 82	\$357.47 \$378.58	\$468.48 \$496.67	\$563.99 \$598.59	\$636.93 \$675.80	\$785.74 \$833.16	\$883.93 \$936.55	\$553.44 \$588.17	\$753.69 \$802.97	\$927.74 \$990.26		\$1,282.14 \$1,365.63		\$709.59 \$749.00	\$968.88 \$1,024.99	\$1,199.06 \$1,270.38		\$1,652.04 \$1,746.48		81 82
83	\$406.36	\$534.20	\$644.81	\$728.04		\$1,007.36	\$625.31	\$855.34	\$1,056.37		\$1,455.27		\$792.42			\$1,517.51			83
84	\$434.28	\$571.60	\$691.03	\$780.13		\$1,078.15	\$664.72	\$911.17	\$1,126.91	\$1,269.58	\$1,550.77	\$1,730.98	\$838.38	\$1,150.70					84
85	\$462.07	\$609.14	\$737.25	\$832.23		\$1,148.96	\$706.66	\$970.63	\$1,202.12			\$1,843.06	\$887.01	\$1,219.22					85
86	\$489.85	\$646.55	\$783.34		\$1,088.04		\$751.15			\$1,444.04			\$938.43			\$1,810.33			86
87 88	\$517.77 \$543.96	\$684.09 \$718.41	\$829.55 \$871.77		\$1,151.63 \$1,211.08			\$1,101.54 \$1,150.29		\$1,540.09 \$1,609.16		\$2,089.79 \$2,184.77	\$992.66 \$1,032.34	\$1,368.71 \$1,423.20	\$1,706.94 \$1,775.47	\$1,919.74 \$1,997.22			87 88
89	\$570.27	\$752.87			\$1,270.51					\$1,681.28			\$1,032.34		\$1,775.47				89
90	\$596.60	\$787.35				\$1,490.67		\$1,254.23	\$1,559.72				\$1,116.62						90
91	\$622.77	\$821.81		\$1,127.59		\$1,557.46	\$947.39	\$1,309.66	\$1,629.46		\$2,241.27		\$1,161.38			\$2,248.75			91
92	\$649.08	\$856.14	\$1,040.22			\$1,624.11		\$1,367.50		\$1,917.99			\$1,207.87	\$1,664.06		\$2,339.46	\$2,851.22		92
93 94	\$666.59 \$684.22	\$878.58 \$901.03			\$1,487.45 \$1,526.06	\$1,667.26 \$1,710.28		\$1,399.02 \$1,431.22	\$1,741.40 \$1,781.34		\$2,397.70 \$2,453.67	\$2,669.94 \$2,731.53	\$1,232.31 \$1,257.29	\$1,696.12 \$1,728.85	\$2,118.11 \$2,158.59		\$2,907.05 \$2,963.97		93 94
95	\$701.71		\$1,094.46			\$1,710.26		\$1,464.21	\$1,761.34	\$2,007.76			\$1,282.81	\$1,720.00					95
	\$719.21	\$945.90		\$1,298.70		\$1,796.58		\$1,498.01	\$1,864.03		\$2,569.62		\$1,308.86				\$3,081.25		96
96																			
97	\$736.86					\$1,839.59	\$1,108.48		\$1,906.92		\$2,629.59	\$2,925.22	\$1,335.31	\$1,830.90			\$3,141.63	\$3,488.42	97
	\$754.35	\$990.66	\$1,202.65	\$1,360.41		\$1,882.74	\$1,134.13	\$1,567.74	\$1,950.73	\$2,150.30 \$2,199.87 \$2,250.62	\$2,690.92	\$2,992.81	\$1,362.30	\$1,866.17	\$2,284.43 \$2,327.96 \$2,372.32	\$2,623.32	\$3,203.21	\$3,555.87	97 98 99

25.98   S.567   S.269   S.77   S.269   S.77   S.70   S.60   S.77   S.591   S.60   S.77   S.591   S.60   S.77   S.70   S.60   S.77   S.60   S.77   S.70   S.60   S.77   S.70   S.60   S.77   S.70   S.60   S.77   S.70   S				_								
22   23.06   33.06   34.07   34.06   35.06   36.07   36.08   36.07   37.07   39.38   310.00   36.04   311.02   311.03   315.03			Issu									
25   25   25   25   25   25   25   25		A	Ag	Ag	Age 25	\ge	ige	jе	ge	ge	ge	ge
27   2.298   S.377   S.4.20   S.4.71   S.5.70   S.6.60   S.4.75   S.5.91   S.6.80   S.7.81   S.3.70   S.1.00	.29				26							
29   \$3.00   \$3.75   \$4.00   \$4.00   \$6.00   \$6.00   \$7.00   \$8.00   \$11.00   \$9.00   \$11.00   \$9.00   \$11.00   \$9.00   \$1.00   \$10.00   \$1.00   \$1.00   \$9.00   \$1.00   \$9.00   \$1.00   \$9.00   \$1.00   \$9.00   \$1.00   \$9.00   \$1.00   \$9.00   \$1.00   \$9.00   \$9.00   \$1.00   \$9.	.58				27							
20   23.04   23.75   54.36   54.46   56.91   38.67   54.06   56.07   57.26   58.67   51.06	.87				28							
131 S3.00 S3.07 54.28 54.27 54.28 54.64 52.28 56.64 52.09 57.00 58.27 54.09 54.00 54	.16				29							
12					30							
St.	.07				32							
Start   Star	.39	:	33	33	33	33	33	33	33	33	33	33
53   53   53   54   57   55   56   56   22   56   59   55   75   56   56   56   56   56   56	.70				34							
32   32   32   34   35   36   36   36   37   38   36   38   34   34   34   34   34   34   34					35 36							
38   5.22   5.400   5.46   5.27   5.69   5.71   5.69   5.71   5.69   5.71   5.69   5.71   5.69   5.71   5.69   5.71   5.69   5.71   5.69   5.71   5.69   5.71   5.69   5.71   5.69   5.71   5.69   5.71   5.69   5.71   5.69   5.71   5.69   5.71   5	.74				37							
No.   Sacrage	.10				38							
41   S3.31   S4.14   S4.85   S5.42   S6.64   S7.46   S6.02   S7.51   S8.81   S1.005   S1.268   S1.25   S1.47	.48				39							
\$\ \begin{align*} \be					40 41							
State   Stat					42							
46	.03				43							
64   \$3.50   \$4.42   \$5.19   \$5.62   \$7.16   \$8.07   \$6.75   \$9.47   \$9.92   \$11.28   \$11.28   \$16.09   \$11.66   \$14.72   \$17.25   \$20.08   \$25.70   \$8.84   \$7.55   \$7.04   \$8.83   \$10.31   \$17.16   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$14.50   \$11.65   \$11.65   \$14.50   \$11.65	.42				44							
47   53.58   54.50   55.30   55.94   57.40   58.65   57.05   58.21   57.74   58.65   57.35   58.21   51.77   51.25   514.57   51.25   514.57   51.25   51.24   51.57   51.25   51.24   51.57   51.25   51.24   51.57   51.25   51.24   51.57   51.25	.82				45							
48   \$3.63   \$4.69   \$5.54   \$6.07   \$7.40   \$8.46   \$7.55   \$5.20   \$5.07   \$7.60   \$8.64   \$7.67   \$8.00   \$5.112   \$11.27   \$12.25   \$14.87   \$10.20   \$11.25   \$1.513   \$11.20   \$1.00					46 47							
99 \$3.70 \$4.68 \$5.53 \$6.20 \$7.66 \$86.4 \$6.34 \$7.67 \$8.00 \$11.12 \$12.45 \$15.25 \$17.37 \$12.22 \$15.43 \$16.19 \$21.07 \$26.99 \$5.55 \$1.55 \$4.76 \$5.64 \$5.64 \$5.07 \$3.80 \$8.01 \$3.01.22 \$11.56 \$12.25 \$15.63 \$18.49 \$21.41 \$27.45 \$1.50 \$10.25 \$	.28				48							
Stage	.80	4	49	49	49	49	49	19	19	19	19	19
S2   S3.87	.31				50							
53   53.94   55.04   55.07   56.73   58.73   58.73   58.73   58.95   58.06   59.52   51.86   51.86   51.86   51.86   51.82   51.75   52.02   51.87   51.86   51.86   51.86   51.82   51.87   52.84   52.95   52.84   52.95   52.84   52.95   52.84   52.95   52.84   52.95   52.84   52.95   52.84   52.95   52.84   52.95					51 52							
55   54.06   55.12   56.08   58.68   58.05   59.06   59.02   511.86   511.48   511.48   511.43   511.43   516.95   52.01   522.21   522.79   51.65   54.66   55.00   55.00   53.02   513.43   511.43   516.95   52.00   522.22   522.79   51.65   54.64   55.00   52.00   52.22   52.21   527.99   51.65   54.64   55.00   52.00   52.22   52.21   527.99   51.65   54.64   55.00   52.20   52.22   52.21   527.99   52.20	.89				53							
56   54.46   \$6.09   \$7.16   \$8.11   \$10.13   \$11.47   \$10.92   \$13.60   \$15.63   \$16.83   \$18.83   \$21.45   \$13.99   \$17.69   \$22.77   \$14.66   \$21.85   \$25.40   \$27.10   \$20.91   \$22.83   \$26.55   \$26.50   \$25.40   \$27.10   \$20.91	.43		54	54	54	54	54	54	54	54	54	54
57   \$4.84   \$6.09   \$7.16   \$8.11   \$10.13   \$11.47   \$10.92   \$15.60   \$15.36   \$16.59   \$19.97   \$22.77   \$14.56   \$18.46   \$21.86   \$25.40   \$32.71   \$22.91	.99				55							
SS   SS   SS   SS   SS   SS   SS   S	.65				56 57							
Sec.	.19				58							
61 S6.41 S7.88 S9.10 \$10.30 \$13.05 \$14.83 \$13.21 \$16.43 \$18.52 \$19.95 \$25.28 \$28.89 \$17.14 \$21.87 \$26.02 \$30.42 \$39.48 \$4.65 \$	.11				59							
	.10				60							
64 S823 S1008 S116.38 S13.27 S16.73 S19.02 S15.26 S17.34 S14.61 S12.15 S21.58 S24.33 S21.15 S35.62 S26.16 S31.10 S33.61 S46.78 S16.64 S18.94 S10.97 S12.65 S14.02 S12.77 S16.26 S20.21 S22.77 S26.25 S23.61 S30.05 S26.16 S31.10 S36.21 S46.78 S16.65 S19.84 S10.97 S12.65 S14.42 S18.22 S20.71 S16.26 S20.21 S22.77 S26.25 S23.35 S36.08 S41.12 S22.01 S28.02 S33.25 S38.63 S49.74 S16.65 S19.84 S13.66 S11.84 S13.66 S16.00 S19.89 S22.40 S17.16 S21.25 S24.02 S28.30 S36.08 S41.12 S22.36 S30.05 S35.65 S41.22 S22.65 S36.65 S10.37 S12.72 S14.69 S16.76 S21.18 S24.08 S18.12 S22.50 S25.32 S30.51 S38.21 S22.01 S38.02 S43.97 S56.25 S46.65 S11.84 S16.73 S10.97 S24.02 S27.29 S19.93 S24.85 S24.25 S33.59 S42.58 S44.25 S25.30 S32.10 S38.02 S43.97 S56.25 S46.65 S13.19 S16.24 S18.79 S20.36 S29.24 S27.24 S13.46 S40.69 S51.14 S18.70 S20.85 S20.85 S20.88 S29.71 S33.70 S24.59 S32.55 S36.62 S26.52 S33.41 S30.85 S44.75 S57.95 S35.07 S41.55 S45.65 S45.55 S45.62 S26.52 S33.41 S30.85 S44.75 S57.95 S35.07 S41.57 S46.62 S54.24 S61.78 S77.39 S17.74 S16.01 S19.75 S22.90 S25.99 S32.55 S36.62 S26.52 S33.41 S30.80 S44.79 S56.03 S33.39 S35.72 S45.62 S54.24 S61.78 S77.39 S17.74 S16.01 S27.75 S22.90 S25.99 S32.55 S36.62 S26.52 S33.41 S30.80 S44.79 S61.39 S30.39 S35.72 S45.62 S54.24 S61.78 S77.39 S17.74 S22.48 S24.77 S28.84 S32.58 S40.58 S45.53 S41.03 S48.53 S54.81 S59.30 S57.72 S45.89 S69.30 S39.39 S37.75 S45.89 S69.30 S32.75 S38.88 S45.53 S					61							
66   58.23   \$10.08   \$11.63   \$13.27   \$16.73   \$19.02   \$15.41   \$19.15   \$21.58   \$24.33   \$31.11   \$35.52   \$20.15   \$26.02   \$33.26   \$46.78   \$87.66   \$9.66   \$9.66   \$11.84   \$13.36   \$15.60   \$19.69   \$22.40   \$17.16   \$21.32   \$24.02   \$28.30   \$38.08   \$41.12   \$23.61   \$30.00   \$35.56   \$541.22   \$52.90   \$87.76   \$67.73   \$12.75   \$14.69   \$16.76   \$21.18   \$24.08   \$17.16   \$21.32   \$24.02   \$28.30   \$38.08   \$41.12   \$23.61   \$30.00   \$35.56   \$541.22   \$52.90   \$87.76   \$67.73   \$17.75   \$14.68   \$16.73   \$19.07   \$24.02   \$27.29   \$19.93   \$24.83   \$28.23   \$33.59   \$42.58   \$44.25   \$25.30   \$32.21   \$38.02   \$43.77   \$56.25   \$86.25   \$87.71   \$13.19   \$16.24   \$16.73   \$19.07   \$24.02   \$27.29   \$19.93   \$24.83   \$28.23   \$33.59   \$42.58   \$44.61   \$27.58   \$35.06   \$41.55   \$47.87   \$50.93   \$17.15   \$16.01   \$19.75   \$22.90   \$22.368   \$23.70   \$24.11   \$30.26   \$33.07   \$40.69   \$51.14   \$57.58   \$35.05   \$32.27   \$41.78   \$49.63   \$56.74   \$71.46   \$71.75   \$71.15   \$71.46   \$71.75   \$71.4					62							
66	.49				64							
67 \$10.37 \$12.72 \$14.69 \$16.76 \$21.18 \$24.08 \$18.12 \$22.50 \$25.32 \$30.51 \$38.85 \$44.25 \$25.30 \$32.10 \$38.02 \$43.97 \$56.25 \$19.88 \$11.78 \$14.84 \$16.73 \$19.07 \$24.02 \$27.24 \$19.3 \$24.83 \$25.30 \$33.59 \$46.66 \$52.97 \$30.05 \$38.27 \$45.41 \$52.12 \$66.98 \$13.19 \$16.24 \$18.79 \$21.37 \$26.86 \$30.47 \$21.37 \$26.86 \$30.47 \$36.86 \$36.37 \$36.89 \$36.39 \$36.72 \$36.86 \$36.72 \$36.86 \$36.72 \$36.88 \$36.72 \$36.89 \$36.25 \$36.82 \$36.81 \$36.30 \$36.39 \$36.72 \$36.80 \$38.72 \$36.89 \$36.72 \$36.89 \$36.25 \$36.82 \$36.87 \$36.89 \$36.25 \$36.89 \$36.25 \$36.89 \$36.25 \$36.89 \$36.25 \$36.89 \$36.20 \$36.89 \$36.20	.83				65							
68   \$11.78   \$14.48   \$16.73   \$19.07   \$24.02   \$27.29   \$19.93   \$24.83   \$22.23   \$33.59   \$42.58   \$48.41   \$27.58   \$35.06   \$41.55   \$47.87   \$80.93   \$37.75   \$41.61   \$18.00   \$20.85   \$23.88   \$29.71   \$33.70   \$24.11   \$30.26   \$36.57   \$40.09   \$51.14   \$57.95   \$32.77   \$41.61   \$41.6					66 67							
69   \$13.19   \$16.24   \$18.79   \$21.37   \$26.86   \$30.49   \$21.92   \$27.41   \$31.46   \$31.60   \$36.97   \$46.66   \$52.97   \$30.05   \$38.27   \$45.41   \$52.12   \$66.98   \$7.70   \$16.61   \$18.05   \$22.90	.30				68							
T1	.90				69							
73	.96				70							
73					71							
\$\frac{22.48}{22.80}					72 73							
To   S25.01   S31.28   S36.63   S41.17   S50.95   S57.51   S39.70   S50.74   S60.34   S67.76   S32.41   S10.379   S65.54   S56.54   S56.54   S65.54   S65.56   S65.54   S65.54   S65.54   S65.54   S65.54   S65.54   S65.56   S65.54   S65.54   S65.56   S65.54   S65.	.49		74	74	74	74	74	4	4	4	4	74
77					75							
78					76							
\$\ \begin{array}{c c c c c c c c c c c c c c c c c c c					77 78							
81					79							
82					80							
83         \$44.81         \$56.84         \$67.36         \$75.35         \$92.27         \$103.41         \$70.54         \$91.92         \$110.75         \$122.26         \$149.27         \$166.21         \$85.92         \$113.39         \$137.85         \$152.59         \$158.88         \$22           84         \$47.89         \$60.82         \$72.18         \$80.73         \$97.50         \$75.01         \$75.01         \$75.01         \$118.09         \$131.37         \$158.96         \$176.86         \$90.87         \$120.10         \$146.18         \$162.84         \$196.90         \$20.22         \$140.02         \$169.28         \$188.18         \$96.10         \$127.19         \$155.01         \$172.63         \$208.58         \$22.91         \$140.02         \$169.28         \$188.18         \$96.10         \$127.19         \$155.01         \$172.63         \$208.58         \$22.91         \$140.02         \$169.28         \$188.18         \$96.10         \$127.19         \$155.01         \$172.63         \$208.58         \$22.91         \$140.02         \$169.28         \$188.18         \$96.10         \$164.63         \$183.02         \$220.95         \$22.83         \$201.02         \$166.43         \$183.02         \$220.95         \$22.83         \$101.63         \$134.71         \$166.38         \$182.41					81 82							
84         \$47.89         \$60.82         \$72.18         \$80.73         \$88.81         \$110.67         \$75.01         \$97.88         \$118.09         \$131.37         \$158.96         \$176.86         \$80.87         \$120.10         \$146.18         \$162.84         \$198.90         \$22.86           86         \$55.95         \$48.40         \$577.00         \$86.13         \$117.94         \$77.97         \$104.22         \$125.91         \$140.00         \$168.28         \$188.18         \$96.10         \$127.79         \$155.50         \$111.91         \$125.20         \$84.82         \$110.99         \$134.23         \$149.24         \$180.28         \$200.23         \$101.63         \$134.71         \$164.38         \$183.02         \$220.95         \$2           87         \$57.10         \$72.77         \$86.66         \$96.92         \$118.47         \$32.47         \$90.19         \$118.20         \$143.30         \$191.99         \$213.05         \$107.47         \$142.67         \$174.33         \$194.05         \$22.50         \$111.67         \$142.67         \$194.05         \$22.50         \$111.67         \$142.49         \$194.05         \$195.07         \$194.93         \$194.93         \$194.93         \$194.93         \$194.93         \$194.93         \$194.93         \$194.93         \$19					82							
85         \$50.95         \$64.80         \$77.00         \$86.13         \$105.37         \$117.94         \$79.76         \$104.22         \$125.91         \$140.02         \$169.28         \$188.18         \$86.10         \$127.19         \$155.01         \$172.63         \$208.58         \$22           86         \$54.03         \$88.79         \$81.83         \$91.52         \$111.91         \$125.20         \$84.82         \$110.99         \$134.23         \$149.24         \$180.28         \$200.23         \$101.63         \$134.71         \$164.38         \$183.02         \$222.05         \$222.05         \$188.81         \$85.99         \$76.44         \$91.06         \$101.68         \$124.59         \$193.92         \$94.12         \$123.30         \$149.36         \$166.03         \$202.50         \$111.67         \$148.24         \$181.20         \$201.72         \$243.47         \$22         \$128.82         \$123.30         \$149.36         \$166.03         \$202.50         \$211.67         \$148.24         \$181.20         \$201.72         \$243.47         \$22         \$29.00         \$65.79         \$83.75         \$99.86         \$111.76         \$136.81         \$155.02         \$102.47         \$134.18         \$162.67         \$180.91         \$218.65         \$242.67         \$160.03         \$160.03	.71		84	84	84	84	84	34	34	34	34	34
87         \$57.10         \$72.77         \$86.66         \$96.92         \$118.47         \$132.47         \$90.19         \$118.20         \$143.12         \$159.07         \$191.99         \$213.05         \$107.47         \$142.67         \$174.33         \$194.03         \$224.05         \$22           88         \$59.99         \$76.44         \$91.06         \$101.86         \$124.59         \$139.32         \$94.12         \$123.05         \$166.03         \$200.50         \$222.50         \$111.67         \$148.24         \$181.20         \$201.72         \$243.47         \$22           90         \$66.79         \$83.75         \$99.86         \$111.76         \$136.81         \$153.02         \$102.47         \$134.18         \$162.67         \$180.91         \$218.65         \$242.67         \$120.83         \$160.04         \$195.77         \$218.04         \$263.49         \$22         \$22         \$27         \$10.98         \$11.71         \$10.98         \$118.20         \$134.18         \$162.67         \$180.91         \$218.65         \$242.67         \$120.58         \$160.04         \$195.77         \$218.04         \$263.49         \$22         \$171.59         \$10.98         \$103.99         \$173.11         \$197.11         \$238.45         \$264.66         \$120.19         \$172.77	.47		85	85	85	85	85	35	35	35	35	35
88         \$59.99         \$76.44         \$91.06         \$101.86         \$124.59         \$193.32         \$94.12         \$123.30         \$149.36         \$166.03         \$202.50         \$111.67         \$148.24         \$181.20         \$201.72         \$243.47         \$223.42           90         \$865.79         \$83.75         \$99.86         \$111.76         \$136.81         \$153.02         \$102.47         \$134.18         \$162.67         \$180.91         \$218.65         \$242.67         \$120.58         \$160.04         \$195.77         \$218.04         \$263.49         \$22           91         \$68.68         \$87.43         \$104.27         \$116.07         \$116.04         \$167.77         \$218.04         \$263.49         \$22           92         \$71.59         \$10.9         \$106.66         \$212.65         \$111.55         \$146.04         \$177.17         \$197.11         \$238.45         \$293.72         \$274.10         \$33           93         \$73.52         \$93.48         \$111.49         \$124.85         \$153.01         \$171.14         \$114.15         \$149.29         \$181.08         \$201.49         \$243.79         \$270.53         \$132.73         \$175.97         \$21.40         \$200.59         \$33         \$95         \$77.40         \$98.24<					86							
89 \$62.89 \$80.10 \$96.46 \$106.81 \$130.69 \$146.17 \$98.21 \$128.62 \$155.87 \$173.31 \$209.37 \$222.35 \$116.04 \$154.02 \$188.34 \$209.72 \$253.29 \$22 \$19.00 \$65.79 \$83.75 \$99.86 \$111.76 \$134.29 \$159.86 \$106.92 \$139.98 \$169.76 \$188.84 \$228.33 \$253.42 \$125.30 \$166.04 \$195.77 \$218.04 \$258.34 \$22 \$19.25 \$10.25 \$19.25 \$10.25 \$19.25 \$19.25 \$19.25 \$19.25 \$19.25 \$19.25 \$19.25 \$19.25 \$10.25 \$19.25 \$19.25 \$19.25 \$19.25 \$19.25 \$19.25 \$19.25 \$19.25 \$10.25 \$19.25					87 88							
90         \$65.79         \$83.75         \$99.86         \$111.76         \$136.81         \$153.02         \$102.47         \$134.18         \$162.67         \$180.91         \$218.65         \$224.67         \$120.58         \$160.04         \$195.77         \$218.04         \$263.49         \$226.70         \$274.10         \$20.34         \$22.83         \$228.33         \$254.62         \$125.80         \$160.28         \$229.49         \$226.70         \$274.10         \$30.99         \$71.59         \$91.09         \$108.66         \$121.65         \$149.04         \$166.72         \$111.55         \$146.04         \$177.17         \$197.11         \$228.45         \$264.60         \$130.19         \$77.77         \$211.51         \$235.69         \$285.15         \$33         \$30.39         \$172.77         \$211.51         \$235.69         \$285.15         \$33         \$30.49         \$226.70         \$240.09         \$290.59         \$33         \$30.48         \$114.92         \$181.08         \$201.49         \$243.79         \$270.53         \$132.73         \$175.27         \$211.51         \$236.69         \$290.59         \$33         \$95.65         \$111.42         \$177.56         \$116.83         \$152.61         \$189.16         \$243.79         \$270.53         \$132.73         \$179.27         \$211.51         \$236.09					89							
92 \$71.59 \$91.09 \$108.66 \$121.65 \$149.04 \$166.72 \$111.55 \$146.04 \$177.17 \$197.11 \$238.45 \$264.66 \$130.19 \$172.77 \$211.51 \$235.69 \$285.15 \$373.52 \$93.48 \$111.49 \$124.85 \$153.01 \$171.14 \$114.15 \$149.29 \$181.08 \$201.49 \$2243.79 \$272.03 \$132.73 \$175.98 \$215.40 \$2240.09 \$290.59 \$33.99 \$75.66 \$95.85 \$114.29 \$128.03 \$156.98 \$175.75 \$116.83 \$152.81 \$185.08 \$205.96 \$249.26 \$276.53 \$135.31 \$179.27 \$219.37 \$224.09 \$290.59 \$33.95 \$77.40 \$98.24 \$117.15 \$131.23 \$160.95 \$179.99 \$119.56 \$166.01 \$189.16 \$210.54 \$254.85 \$282.67 \$137.95 \$182.60 \$223.41 \$249.15 \$301.76 \$33.99 \$182.80 \$134.42 \$123.23 \$150.98 \$197.80 \$197.80 \$140.85 \$14	.01	9	90	90	90	90	90	90	90	90	90	90
93 \$73.52 \$93.48 \$111.49 \$124.85 \$153.01 \$171.14 \$114.15 \$149.29 \$181.08 \$201.49 \$2243.79 \$270.53 \$132.73 \$175.88 \$215.40 \$240.09 \$290.59 \$33.99 \$575.46 \$95.55 \$114.32 \$128.03 \$156.98 \$175.55 \$116.83 \$152.61 \$185.08 \$205.96 \$242.65 \$276.53 \$132.73 \$175.28 \$123.73 \$242.07 \$240.09 \$290.59 \$33.95 \$77.40 \$98.24 \$117.15 \$131.23 \$160.95 \$175.65 \$116.83 \$152.61 \$185.08 \$205.96 \$242.65 \$276.53 \$135.31 \$179.27 \$213.73 \$242.57 \$296.12 \$200.59 \$33.95 \$105.39 \$105.39 \$119.80 \$100.63 \$119.80 \$131.23 \$160.95 \$179.99 \$119.56 \$156.01 \$189.16 \$210.54 \$254.85 \$282.67 \$137.95 \$182.60 \$223.41 \$249.15 \$301.76 \$33.97 \$100.63 \$100.63 \$119.80 \$137.60 \$100.80 \$119.80 \$137.60 \$100.80 \$119.80 \$137.60 \$100.80 \$119.80 \$137.60 \$100.80 \$119.80 \$137.60 \$100.80 \$119.80 \$137.60 \$100.80 \$137.60 \$100.80 \$119.80 \$137.60 \$100.80 \$119.80 \$137.60 \$100.80 \$11					91							
94 \$75.46 \$95.85 \$114.32 \$128.03 \$156.98 \$175.56 \$116.83 \$152.61 \$185.08 \$205.96 \$2249.26 \$276.53 \$135.31 \$179.27 \$219.37 \$244.57 \$296.12 \$33.95 \$174.00 \$98.24 \$117.15 \$131.23 \$160.95 \$179.99 \$119.56 \$156.01 \$189.16 \$210.54 \$254.85 \$282.67 \$137.95 \$182.60 \$223.41 \$249.15 \$301.76 \$31.96 \$79.33 \$100.63 \$119.98 \$134.42 \$164.93 \$184.42 \$122.35 \$159.49 \$193.34 \$215.23 \$260.56 \$288.94 \$140.65 \$186.00 \$227.55 \$253.81 \$307.51 \$397.80 \$184.82 \$122.85 \$159.49 \$193.34 \$215.23 \$260.56 \$288.94 \$140.65 \$186.00 \$227.55 \$253.81 \$307.51 \$397.80 \$183.82 \$100.83					92 93							
95 \$77.40 \$98.24 \$117.15 \$131.23 \$160.95 \$179.99 \$119.56 \$156.01 \$189.16 \$210.54 \$254.85 \$282.67 \$137.95 \$182.60 \$223.41 \$249.15 \$301.76 \$33.96 \$79.33 \$100.63 \$119.98 \$134.42 \$164.93 \$184.42 \$122.35 \$159.49 \$193.34 \$215.23 \$260.56 \$288.94 \$140.65 \$186.00 \$227.55 \$253.81 \$307.51 \$32.97 \$122.35 \$159.49 \$193.34 \$215.23 \$260.56 \$288.94 \$140.65 \$186.00 \$227.55 \$253.81 \$307.51 \$32.97 \$122.35 \$100.00 \$102.20 \$102.20 \$137.60 \$188.94 \$125.21 \$163.05 \$197.60 \$220.01 \$266.41 \$295.33 \$143.40 \$189.45 \$231.75 \$255.57 \$313.37 \$3.98 \$383.20 \$105.39 \$125.63 \$140.80 \$172.89 \$193.66 \$128.14 \$166.69 \$201.97 \$224.92 \$272.38 \$301.86 \$146.19 \$192.96 \$236.04 \$263.41 \$319.33 \$325.40 \$100.20 \$10					94							
97 \$81.27 \$103.00 \$122.80 \$137.60 \$168.91 \$188.84 \$125.21 \$163.05 \$197.60 \$220.01 \$266.41 \$295.33 \$143.40 \$189.45 \$231.75 \$256.57 \$313.37 \$34.90 \$105.39 \$125.63 \$140.80 \$172.89 \$193.26 \$128.14 \$166.69 \$201.97 \$224.92 \$272.38 \$301.86 \$146.19 \$192.96 \$236.04 \$263.41 \$319.33 \$31 \$99 \$88.13 \$107.78 \$128.46 \$143.99 \$176.86 \$197.68 \$131.14 \$170.41 \$206.44 \$229.92 \$278.50 \$308.54 \$149.05 \$196.53 \$240.41 \$268.33 \$325.40 \$33	.21	9	95	95	95	95	95	95	95	95	95	95
98         \$83.20         \$105.39         \$125.63         \$140.80         \$122.89         \$128.14         \$166.69         \$201.97         \$224.92         \$272.38         \$301.86         \$146.19         \$192.96         \$236.04         \$263.41         \$319.33         \$33           99         \$85.13         \$107.78         \$128.46         \$143.99         \$176.86         \$197.68         \$131.14         \$170.41         \$206.44         \$229.92         \$278.50         \$308.54         \$149.05         \$196.53         \$240.41         \$268.33         \$325.40         \$36					96							
99 \$85.13 \$107.78 \$128.46 \$143.99 \$176.86 \$197.68 \$131.14 \$170.41 \$206.44 \$229.92 \$278.50 \$308.54 \$149.05 \$196.53 \$240.41 \$268.33 \$325.40 \$36					97 98							
					98							
100+ \$87.07 \$110.15 \$131.29 \$147.18 \$180.84 \$202.10 \$134.21 \$174.23 \$211.00 \$235.05 \$284.74 \$315.36 \$151.97 \$200.16 \$244.86 \$273.35 \$331.61 \$36					100							

				Q	uarterly Prer	nium per \$3	00 Monthly E		unt After 109			sulting in 21	% Cumulativ	ve Increase)					
Issue		Fi	uture Purcha	ase Option					o 3% Comp					Aut	to 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$8.68 \$8.75	\$10.67 \$10.75	\$12.34 \$12.45	\$13.74 \$13.84	\$16.69 \$16.83	\$18.71 \$18.85	\$13.55 \$13.77	\$16.80 \$17.07	\$19.57 \$19.88	\$22.21 \$22.55	\$27.71 \$28.17	\$31.45 \$32.02	\$26.29 \$26.61	\$33.08 \$33.48	\$38.95 \$39.42	\$44.86 \$45.39	\$56.99 \$57.71	\$64.71 \$65.53	25 26
26	\$8.75 \$8.79	\$10.75	\$12.45	\$13.84	\$16.83	\$19.00	\$13.77	\$17.07	\$20.21	\$22.55	\$28.17	\$32.02	\$26.94	\$33.48	\$39.42	\$45.39 \$45.96	\$58.41	\$66.39	26 27
28	\$8.86	\$10.89	\$12.63	\$14.01	\$17.07	\$19.18	\$14.19	\$17.64	\$20.53	\$23.34	\$29.17	\$33.15	\$27.25	\$34.25	\$40.34	\$46.54	\$59.16	\$67.24	28
29	\$8.90	\$10.97	\$12.71	\$14.12	\$17.22	\$19.32	\$14.41	\$17.93	\$20.85	\$23.73	\$29.67	\$33.73	\$27.58	\$34.65	\$40.84	\$47.10	\$59.91	\$68.09	29
30	\$8.93	\$11.02	\$12.80	\$14.23	\$17.37	\$19.46	\$14.62	\$18.22	\$21.20	\$24.11	\$30.16	\$34.33	\$27.90	\$35.08	\$41.34	\$47.67	\$60.65	\$68.98	30
31 32	\$9.00 \$9.04	\$11.10 \$11.17	\$12.87 \$12.95	\$14.34 \$14.44	\$17.50 \$17.61	\$19.64 \$19.79	\$14.84 \$15.05	\$18.50 \$18.78	\$21.56 \$21.91	\$24.52 \$24.90	\$30.70 \$31.23	\$34.94 \$35.54	\$28.20 \$28.53	\$35.50 \$35.93	\$41.83 \$42.34	\$48.25 \$48.85	\$61.44 \$62.22	\$69.86 \$70.76	31 32
33	\$9.04	\$11.24	\$13.06	\$14.54	\$17.75	\$19.92	\$15.29	\$19.07	\$22.26	\$25.32	\$31.77	\$36.18	\$28.84	\$36.37	\$42.83	\$49.46	\$63.01	\$70.76	33
34	\$9.15	\$11.32	\$13.13	\$14.65	\$17.90	\$20.10	\$15.55	\$19.38	\$22.63	\$25.76	\$32.31	\$36.82	\$29.21	\$36.78	\$43.33	\$50.06	\$63.78	\$72.61	34
35	\$9.19	\$11.39	\$13.23	\$14.76	\$18.04	\$20.24	\$15.80	\$19.68	\$23.01	\$26.18	\$32.91	\$37.42	\$29.56	\$37.25	\$43.90	\$50.67	\$64.60	\$73.54	35
36 37	\$9.28 \$9.35	\$11.50 \$11.63	\$13.41 \$13.55	\$14.95 \$15.15	\$18.28 \$18.54	\$20.53 \$20.81	\$16.08 \$16.40	\$20.06 \$20.46	\$23.47 \$23.95	\$26.72 \$27.25	\$33.58 \$34.29	\$38.21 \$39.03	\$29.95 \$30.35	\$37.74 \$38.25	\$44.51 \$45.11	\$51.37 \$52.07	\$65.53 \$66.45	\$74.60 \$75.66	36 37
38	\$9.46	\$11.77	\$13.74	\$15.13	\$18.78	\$21.13	\$16.72	\$20.40	\$24.41	\$27.82	\$35.00	\$39.84	\$30.73	\$38.74	\$45.72	\$52.79	\$67.38	\$76.74	38
39	\$9.57	\$11.92	\$13.92	\$15.55	\$19.03	\$21.42	\$17.04	\$21.24	\$24.90	\$28.39	\$35.76	\$40.69	\$31.16	\$39.28	\$46.32	\$53.50	\$68.34	\$77.84	39
40	\$9.65	\$12.02	\$14.08	\$15.72	\$19.27	\$21.69	\$17.37	\$21.66	\$25.40	\$28.95	\$36.50	\$41.55	\$31.59	\$39.81	\$46.96	\$54.25	\$69.30	\$78.94	40
41 42	\$9.76 \$9.81	\$12.17 \$12.31	\$14.27 \$14.41	\$15.94 \$16.12	\$19.53 \$19.79	\$21.99 \$22.26	\$17.68 \$18.01	\$22.10 \$22.52	\$25.89 \$26.42	\$29.56 \$30.16	\$37.28 \$38.07	\$42.44 \$43.33	\$32.02 \$32.44	\$40.34 \$40.88	\$47.60 \$48.25	\$55.00 \$55.75	\$70.27 \$71.26	\$80.08 \$81.21	41 42
43	\$9.92	\$12.45	\$14.59	\$16.12	\$20.06	\$22.55	\$18.36	\$22.95	\$26.42	\$30.77	\$38.87	\$44.25	\$32.88	\$41.40	\$48.88	\$56.53	\$72.25	\$82.39	42
44	\$10.03	\$12.56	\$14.76	\$16.50	\$20.32	\$22.87	\$18.71	\$23.42	\$27.50	\$31.42	\$39.70	\$45.18	\$33.30	\$41.98	\$49.56	\$57.31	\$73.28	\$83.57	44
45	\$10.11	\$12.71	\$14.95	\$16.72	\$20.56	\$23.16	\$19.03	\$23.87	\$28.07	\$32.09	\$40.52	\$46.13	\$33.76	\$42.58	\$50.19	\$58.09	\$74.32	\$84.73	45
46 47	\$10.29 \$10.49	\$12.98 \$13.23	\$15.26 \$15.59	\$17.11 \$17.47	\$21.05 \$21.56	\$23.73 \$24.27	\$19.86 \$20.70	\$24.90 \$25.97	\$29.17 \$30.32	\$33.15 \$34.25	\$41.55 \$42.61	\$47.31 \$48.52	\$34.29 \$34.83	\$43.26 \$43.93	\$51.02 \$51.83	\$59.02 \$59.98	\$75.57 \$76.80	\$86.16 \$87.58	46 47
48	\$10.49	\$13.48	\$15.59	\$17.47	\$22.02	\$24.83	\$20.70	\$27.07	\$31.48	\$35.40	\$43.71	\$49.76	\$35.35	\$44.65	\$52.65	\$60.94	\$78.08	\$89.05	48
49	\$10.86	\$13.74	\$16.26	\$18.25	\$22.52	\$25.40	\$22.55	\$28.24	\$32.69	\$36.56	\$44.81	\$51.05	\$35.93	\$45.36	\$53.50	\$61.94	\$79.37	\$90.53	49
50	\$11.02	\$14.01	\$16.58	\$18.65	\$23.01	\$25.97	\$23.55	\$29.45	\$33.98	\$37.77	\$45.96	\$52.37	\$36.50	\$46.07	\$54.35	\$62.93	\$80.69	\$92.04	50
51 52	\$11.21 \$11.39	\$14.27 \$14.52	\$16.91 \$17.26	\$19.00 \$19.38	\$23.51 \$24.02	\$26.53 \$27.10	\$24.59 \$25.65	\$30.73 \$32.05	\$35.29 \$36.67	\$39.03 \$40.30	\$47.15 \$48.35	\$53.71 \$55.10	\$37.06 \$37.64	\$46.82 \$47.56	\$55.21 \$56.10	\$63.97 \$64.99	\$82.04 \$83.38	\$93.56 \$95.13	51 52
53	\$11.57	\$14.80	\$17.57	\$19.79	\$24.02	\$27.10	\$26.79	\$33.44	\$38.10	\$41.62	\$49.59	\$56.53	\$38.25	\$48.31	\$56.99	\$66.07	\$84.78	\$96.69	53
54	\$11.74	\$15.05	\$17.90	\$20.17	\$25.01	\$28.24	\$27.96	\$34.86	\$39.59	\$43.00	\$50.86	\$57.98	\$38.84	\$49.09	\$57.92	\$67.13	\$86.16	\$98.29	54
55	\$11.92	\$15.29	\$18.22	\$20.53	\$25.51	\$28.81	\$29.21	\$36.40	\$41.13	\$44.43	\$52.18	\$59.44	\$39.48	\$49.84	\$58.84	\$68.23	\$87.58	\$99.92	55
56 57	\$13.09 \$14.23	\$16.61 \$17.93	\$19.64 \$21.05	\$22.21 \$23.84	\$27.63 \$29.78	\$31.26 \$33.73	\$30.62 \$32.13	\$38.14 \$40.00	\$43.08 \$45.14	\$46.54 \$48.74	\$55.36 \$58.70	\$63.07 \$66.95	\$41.13 \$42.83	\$52.01 \$54.25	\$61.47 \$64.22	\$71.37 \$74.67	\$91.78 \$96.20	\$104.80 \$109.89	56 57
58	\$15.40	\$17.33	\$22.48	\$25.51	\$31.94	\$36.18	\$33.68	\$41.90	\$47.31	\$51.05	\$62.26	\$71.04	\$44.62	\$56.61	\$67.10	\$78.12	\$100.82	\$115.23	58
59	\$16.54	\$20.53	\$23.91	\$27.14	\$34.09	\$38.68	\$35.32	\$43.93	\$49.59	\$53.47	\$66.03	\$75.38	\$46.46	\$59.05	\$70.08	\$81.71	\$105.66	\$120.85	59
60	\$17.68	\$21.85	\$25.32	\$28.81	\$36.21	\$41.13	\$37.04	\$46.07	\$51.98	\$56.00	\$70.05	\$80.00	\$48.38	\$61.61	\$73.22	\$85.49	\$110.74	\$126.71	60
61 62	\$18.85 \$19.99	\$23.16 \$24.44	\$26.75 \$28.17	\$30.46 \$32.13	\$38.35 \$40.52	\$43.58 \$46.02	\$38.84 \$40.69	\$48.31 \$50.62	\$54.46 \$57.07	\$58.66 \$61.50	\$74.32 \$78.84	\$84.92 \$90.15	\$50.37 \$52.44	\$64.28 \$67.10	\$76.48 \$79.94	\$89.43 \$93.56	\$116.07 \$121.63	\$132.87 \$139.38	61 62
63	\$22.10	\$27.03	\$31.16	\$35.54	\$44.86	\$50.97	\$42.94	\$53.39	\$60.18	\$66.34	\$84.92	\$97.01	\$56.24	\$71.83	\$85.49	\$99.83	\$129.35	\$148.06	63
64	\$24.19	\$29.63	\$34.19	\$38.98	\$49.20	\$55.92	\$45.33	\$56.31	\$63.47	\$71.53	\$91.47	\$104.41	\$60.34	\$76.91	\$91.43	\$106.47	\$137.53	\$157.28	64
65	\$26.29	\$32.23	\$37.17	\$42.39	\$53.55	\$60.90	\$47.81	\$59.41	\$66.95	\$77.17	\$98.51	\$112.35	\$64.71	\$82.36	\$97.76	\$113.59	\$146.25	\$167.06	65
66 67	\$28.39 \$30.49	\$34.79 \$37.39	\$40.16 \$43.19	\$45.86 \$49.27	\$57.87 \$62.26	\$65.85 \$70.80	\$50.45 \$53.25	\$62.68 \$66.13	\$70.62 \$74.45	\$83.22 \$89.73	\$106.08 \$114.22	\$120.88 \$130.10	\$69.41 \$74.39	\$88.19 \$94.38	\$104.56 \$111.77	\$121.17 \$129.27	\$155.53 \$165.39	\$177.45 \$188.47	66 67
68	\$34.65	\$42.55	\$49.20	\$56.06	\$70.62	\$80.22	\$58.59	\$73.00	\$83.00	\$98.75	\$125.19	\$142.33	\$81.07	\$103.06	\$122.17	\$140.73	\$179.11	\$203.73	68
69	\$38.79	\$47.74	\$55.25	\$62.82	\$78.98	\$89.65	\$64.46	\$80.58	\$92.49	\$108.68	\$137.18	\$155.71	\$88.36	\$112.52	\$133.51	\$153.22	\$193.99	\$220.21	69
70 71	\$42.94 \$47.07	\$52.90 \$58.06	\$61.30 \$67.34	\$69.62 \$76.42	\$87.34	\$99.08	\$70.90 \$77.97	\$88.97 \$98.22	\$103.09 \$114.91	\$119.64 \$131.69	\$150.33 \$164.75	\$170.37	\$96.34	\$122.84 \$134.11	\$145.93 \$159.48	\$166.82 \$181.61	\$210.07 \$227.49	\$238.03 \$257.27	70 71
72	\$47.07 \$51.19	\$63.21	\$73.39	\$83.17	\$95.70 \$104.08	\$108.54 \$117.96	\$85.77	\$108.46	\$114.91	\$131.69	\$180.51	\$186.37 \$203.91	\$105.02 \$114.44	\$134.11	\$174.35	\$181.61	\$246.36	\$257.27	71
73	\$58.63	\$72.82	\$84.81	\$95.80	\$119.32	\$135.00	\$95.06	\$120.64	\$142.68	\$161.15	\$199.93	\$225.54	\$125.64	\$161.33	\$192.56	\$217.79	\$270.22	\$304.62	73
74	\$66.10	\$82.39	\$96.27	\$108.43	\$134.57	\$152.05	\$105.34	\$134.16	\$159.09	\$179.19	\$221.45	\$249.45	\$137.95	\$177.76	\$212.70	\$239.83	\$296.41	\$333.64	74
75	\$73.54	\$91.96	\$107.68	\$121.07	\$149.80	\$169.08	\$116.72	\$149.19	\$177.38	\$199.21	\$245.28	\$275.88	\$151.45	\$195.88	\$234.94	\$264.14	\$325.12	\$365.42	75 76
76 77	\$80.96 \$88.41	\$101.53 \$111.10	\$119.10 \$130.56	\$133.72 \$146.36	\$165.07 \$180.29	\$186.12 \$203.16	\$129.35 \$143.33	\$165.96 \$184.60	\$197.75 \$220.48	\$221.47 \$246.28	\$271.68 \$300.85	\$305.12 \$337.46	\$166.24 \$182.49	\$215.83 \$237.85	\$259.47 \$286.63	\$290.92 \$320.45	\$356.63 \$391.20	\$400.21 \$438.31	76 77
78	\$95.26	\$119.96	\$141.20	\$158.19	\$194.63	\$219.08	\$152.44	\$196.72	\$235.32	\$262.68	\$320.39	\$358.91	\$192.60	\$251.55	\$303.59	\$339.24	\$413.48	\$462.61	78
79	\$102.14	\$128.82	\$151.87	\$170.08	\$208.97	\$234.97	\$162.12	\$209.64	\$251.15	\$280.18	\$341.20	\$381.71	\$203.27	\$266.06	\$321.60	\$359.12	\$437.00	\$488.26	79
80 81	\$109.00 \$115.91	\$137.68 \$146.50	\$162.54 \$173.17	\$181.93 \$193.77	\$223.29 \$237.63	\$250.87 \$266.77	\$172.43 \$183.39	\$223.40 \$238.10	\$268.05 \$286.08	\$298.86 \$318.78	\$363.35 \$386.94	\$405.97 \$431.76	\$214.51 \$226.39	\$281.39 \$297.62	\$340.65 \$360.82	\$380.15 \$402.41	\$461.86 \$488.15	\$515.33 \$543.90	80 81
82	\$115.91	\$146.50	\$173.17	\$205.66	\$237.63	\$282.67	\$183.39	\$253.75	\$286.08	\$318.78	\$412.09	\$459.22	\$238.88	\$314.75	\$382.21	\$402.41	\$515.90	\$543.90 \$574.02	82
83	\$131.77	\$167.09	\$198.04	\$221.52	\$271.26	\$304.02	\$207.39	\$270.22	\$325.61	\$362.36	\$438.85	\$488.64	\$252.62	\$333.37	\$405.30	\$451.57	\$546.48	\$607.53	83
84	\$140.81	\$178.79	\$212.20	\$237.36	\$290.50	\$325.36	\$220.53	\$287.76	\$347.16	\$386.23	\$467.34	\$519.95	\$267.16	\$353.08	\$429.77	\$478.76	\$578.90	\$643.01	84
85 86	\$149.80 \$158.84	\$190.50 \$202.24	\$226.39 \$240.58	\$253.22 \$269.08	\$309.78 \$329.02	\$346.74 \$368.08	\$234.50 \$249.37	\$306.44 \$326.33	\$370.15 \$394.66	\$411.66 \$438.77	\$497.68 \$530.01	\$553.25 \$588.68	\$282.52 \$298.78	\$373.96 \$396.04	\$455.73 \$483.27	\$507.54 \$538.07	\$613.23 \$649.57	\$680.53 \$720.27	85 86
87	\$158.84	\$202.24	\$240.58 \$254.78	\$284.94	\$329.02	\$389.47	\$249.37 \$265.18	\$347.49	\$420.76	\$438.77 \$467.65	\$564.45	\$626.36	\$298.78	\$419.46	\$483.27 \$512.52	\$570.43	\$688.11	\$762.31	86
88	\$176.39	\$224.72	\$267.70	\$299.46	\$366.27	\$409.60	\$276.69	\$362.51	\$439.12	\$488.15	\$589.47	\$654.14	\$328.31	\$435.82	\$532.73	\$593.05	\$715.83	\$793.12	88
89	\$184.88	\$235.50	\$280.64	\$314.01	\$384.24	\$429.74	\$288.72	\$378.15	\$458.26	\$509.53	\$615.57	\$683.13	\$341.17	\$452.82	\$553.71	\$616.57	\$744.67	\$825.18	89
90 91	\$193.42 \$201.92	\$246.25 \$257.03	\$293.59 \$306.54	\$328.56 \$343.11	\$402.20 \$420.20	\$449.87 \$470.00	\$301.25 \$314.34	\$394.48 \$411.52	\$478.26 \$499.10	\$531.87 \$555.17	\$642.83 \$671.29	\$713.44 \$745.06	\$354.50 \$368.37	\$470.49 \$488.85	\$575.55 \$598.25	\$641.05 \$666.48	\$774.65 \$805.86	\$858.51 \$893.20	90 91
91	\$201.92	\$257.03	\$319.45	\$357.67	\$420.20	\$470.00	\$314.34	\$411.52	\$499.10 \$520.87	\$579.50	\$701.03	\$778.12	\$382.73	\$507.93	\$621.83	\$692.91	\$838.33	\$929.30	91
93	\$216.14	\$274.81	\$327.78	\$367.06	\$449.83	\$503.15	\$335.61	\$438.91	\$532.37	\$592.38	\$716.75	\$795.37	\$390.21	\$517.39	\$633.29	\$705.86	\$854.30	\$946.73	93
94	\$221.84	\$281.82	\$336.11	\$376.41	\$461.54	\$516.14	\$343.48	\$448.69	\$544.10	\$605.55	\$732.82	\$813.01	\$397.83	\$527.03	\$644.95	\$719.06	\$870.61	\$964.48	94
95 96	\$227.52 \$233.23	\$288.83	\$344.43	\$385.79 \$395.19	\$473.21	\$529.17	\$351.51	\$458.69 \$468.90	\$556.13	\$618.99 \$632.75	\$749.25	\$831.04	\$405.58	\$536.86	\$656.83	\$732.51	\$887.18 \$904.08	\$982.60	95 96
96	\$233.23 \$238.92	\$295.83 \$302.84	\$352.72 \$361.04	\$395.19 \$404.55	\$484.91 \$496.57	\$542.19 \$555.17	\$359.72 \$368.12	\$468.90 \$479.37	\$568.40 \$580.95	\$632.75 \$646.84	\$766.05 \$783.23	\$849.46 \$868.26	\$413.52 \$421.59	\$546.84 \$556.99	\$668.98 \$681.35	\$746.20 \$760.19		\$1,001.02 \$1,019.83	96 97
98	\$244.61	\$309.85	\$369.37	\$413.94	\$508.29	\$568.19	\$376.74	\$490.06	\$593.79	\$661.25	\$800.80	\$887.46	\$429.80	\$567.29	\$693.95	\$774.41		\$1,039.02	98
99	\$250.26	\$316.87	\$377.65	\$423.34	\$519.95	\$581.17	\$385.55	\$501.03	\$606.93	\$675.98	\$818.77	\$907.10	\$438.21	\$577.79	\$706.78	\$788.89	\$956.69	\$1,058.54	99
100+	\$255.95	\$323.87	\$385.98	\$432.72	\$531.65	\$594.20	\$394.58	\$512.23	\$620.35	\$691.03	\$837.12	\$927.17	\$446.77	\$588.46	\$719.87	\$803.66	\$974.91	\$1,078.43	100+

					Annual Pren	nium per \$30		Benefit Amo				sulting in 21	% Cumulativ	e Increase)					
Issue			uture Purch	nase Option						pound Inflati				Au	to 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$32.59	\$40.07	\$46.35	\$51.56	\$62.66	\$70.27	\$50.90	\$63.05	\$73.47	\$83.36	\$104.06	\$118.09	\$98.73	\$124.23	\$146.28	\$168.44	\$214.01	\$242.99	25
26 27	\$32.87 \$33.00	\$40.34 \$40.61	\$46.75 \$47.03	\$51.98 \$52.37	\$63.18 \$63.72	\$70.80 \$71.34	\$51.69 \$52.50	\$64.12 \$65.20	\$74.67 \$75.88	\$84.69 \$86.16	\$105.80 \$107.67	\$120.23 \$122.36	\$99.92 \$101.12	\$125.71 \$127.17	\$148.01 \$149.75	\$170.46 \$172.59	\$216.68 \$219.35	\$246.07 \$249.27	26 27
28	\$33.26	\$40.88	\$47.42	\$52.64	\$64.12	\$71.34	\$53.31	\$66.26	\$77.08	\$87.63	\$107.57	\$124.50	\$101.12	\$128.65	\$151.48	\$174.72	\$222.16	\$252.48	28
29	\$33.40	\$41.14	\$47.69	\$53.03	\$64.65	\$72.55	\$54.10	\$67.32	\$78.28	\$89.10	\$111.41	\$126.64	\$103.53	\$130.11	\$153.35	\$176.87	\$224.95	\$255.68	29
30	\$33.53	\$41.40	\$48.08	\$53.44	\$65.20	\$73.07	\$54.90	\$68.39	\$79.62	\$90.57	\$113.28	\$128.91	\$104.73	\$131.71	\$155.22	\$179.00	\$227.76	\$259.03	30
31	\$33.79	\$41.67	\$48.36	\$53.83	\$65.73	\$73.73	\$55.70	\$69.47	\$80.95	\$92.05	\$115.29	\$131.18	\$105.94	\$133.32	\$157.09	\$181.14	\$230.70	\$262.36	31
32 33	\$33.92 \$34.07	\$41.95 \$42.22	\$48.63 \$49.03	\$54.23 \$54.64	\$66.13 \$66.66	\$74.27 \$74.80	\$56.51 \$57.44	\$70.53 \$71.60	\$82.29 \$83.62	\$93.51 \$95.11	\$117.28 \$119.30	\$133.45 \$135.86	\$107.13 \$108.33	\$134.92 \$136.52	\$158.97 \$160.83	\$183.41 \$185.69	\$233.64 \$236.58	\$265.71 \$269.18	32 33
34	\$34.33	\$42.48	\$49.29	\$55.03	\$67.19	\$75.48	\$58.37	\$72.81	\$84.95	\$96.71	\$121.29	\$138.26	\$109.67	\$138.13	\$162.71	\$187.95	\$239.53	\$272.65	34
35	\$34.46	\$42.75	\$49.70	\$55.44	\$67.73	\$76.01	\$59.31	\$73.88	\$86.43	\$98.32	\$123.56	\$140.53	\$111.00	\$139.87	\$164.84	\$190.22	\$242.59	\$276.12	35
36	\$34.86	\$43.15	\$50.36	\$56.11	\$68.67	\$77.08	\$60.38	\$75.35	\$88.17	\$100.32	\$126.10	\$143.47	\$112.49	\$141.72	\$167.11	\$192.90	\$246.07	\$280.13	36
37 38	\$35.13	\$43.68	\$50.90	\$56.90	\$69.60 \$70.53	\$78.14	\$61.58	\$76.81	\$89.90 \$91.63	\$102.33	\$128.78	\$146.54	\$113.95	\$143.61	\$169.39 \$171.66	\$195.57 \$198.23	\$249.54	\$284.13 \$288.13	37 38
38	\$35.54 \$35.94	\$44.21 \$44.75	\$51.56 \$52.24	\$57.57 \$58.37	\$70.53 \$71.47	\$79.35 \$80.42	\$62.79 \$63.99	\$78.28 \$79.75	\$93.51	\$104.46 \$106.60	\$131.44 \$134.26	\$149.62 \$152.82	\$115.42 \$117.02	\$145.48 \$147.48	\$171.00	\$200.90	\$253.01 \$256.62	\$288.13	38
40	\$36.20	\$45.16	\$52.90	\$59.05	\$72.40	\$81.48	\$65.20	\$81.35	\$95.38	\$108.75	\$137.06	\$156.04	\$118.62	\$149.48	\$176.33	\$203.72	\$260.23	\$296.43	40
41	\$36.61	\$45.69	\$53.57	\$59.85	\$73.34	\$82.56	\$66.40	\$82.96	\$97.25	\$111.00	\$140.00	\$159.37	\$120.23	\$151.48	\$178.74	\$206.53	\$263.82	\$300.70	41
42	\$36.87	\$46.22	\$54.10	\$60.51	\$74.27	\$83.62	\$67.60	\$84.56	\$99.25	\$113.28	\$142.93	\$162.71	\$121.83	\$153.49	\$181.14	\$209.33	\$267.56	\$304.96	42
43 44	\$37.27	\$46.75	\$54.77	\$61.31	\$75.35	\$84.69	\$68.94	\$86.16 \$87.89	\$101.26	\$115.56 \$117.95	\$146.01 \$149.08	\$166.18	\$123.43	\$155.50	\$183.55	\$212.27 \$215.20	\$271.30	\$309.39	43
44	\$37.66 \$37.94	\$47.16 \$47.69	\$55.44 \$56.11	\$61.99 \$62.79	\$76.27 \$77.21	\$85.90 \$86.97	\$70.27 \$71.47	\$87.89 \$89.64	\$103.26 \$105.40	\$117.95 \$120.49	\$149.08 \$152.16	\$169.65 \$173.26	\$125.03 \$126.78	\$157.63 \$159.91	\$186.09 \$188.49	\$215.20 \$218.14	\$275.18 \$279.06	\$313.79 \$318.20	44 45
46	\$38.61	\$48.76	\$57.31	\$64.25	\$79.09	\$89.10	\$74.54	\$93.51	\$105.40	\$120.49	\$156.04	\$173.26	\$128.78	\$162.45	\$191.55	\$210.14	\$283.73	\$323.54	46
47	\$39.41	\$49.70	\$58.52	\$65.59	\$80.95	\$91.10	\$77.75	\$97.52	\$113.82	\$128.65	\$160.04	\$182.22	\$130.78	\$164.97	\$194.63	\$225.21	\$288.41	\$328.88	47
48	\$40.07	\$50.62	\$59.72	\$67.06	\$82.69	\$93.25	\$81.08	\$101.65	\$118.22	\$132.92	\$164.18	\$186.89	\$132.78	\$167.65	\$197.70	\$228.83	\$293.22	\$334.36	48
49 50	\$40.74	\$51.56 \$52.64	\$61.05 \$62.26	\$68.53 \$70.00	\$84.56	\$95.38	\$84.69 \$88.43	\$106.07	\$122.77	\$137.32	\$168.31	\$191.69	\$134.92	\$170.32	\$200.90	\$232.57	\$298.02	\$339.98	49 50
50	\$41.40 \$42.09	\$52.64 \$53.57	\$62.26 \$63.45	\$70.00 \$71.34	\$86.43 \$88.30	\$97.52 \$99.66	\$88.43 \$92.31	\$110.61 \$115.42	\$127.57 \$132.52	\$141.86 \$146.54	\$172.59 \$177.00	\$196.64 \$201.71	\$137.06 \$139.19	\$173.00 \$175.80	\$204.12 \$207.32	\$236.31 \$240.19	\$302.97 \$308.04	\$345.58 \$351.33	50 51
52	\$42.75	\$54.49	\$64.78	\$72.81	\$90.17	\$101.78	\$96.32	\$120.36	\$137.72	\$151.35	\$181.53	\$206.92	\$141.33	\$178.60	\$210.66	\$244.06	\$313.13	\$357.20	52
53	\$43.42	\$55.57	\$65.99	\$74.27	\$92.05	\$103.93	\$100.58	\$125.58	\$143.07	\$156.30	\$186.22	\$212.27	\$143.61	\$181.40	\$214.01	\$248.06	\$318.33	\$363.09	53
54	\$44.08	\$56.51	\$67.19	\$75.75	\$93.91	\$106.07	\$105.00	\$130.91	\$148.69	\$161.50	\$191.03	\$217.75	\$145.88	\$184.35	\$217.47	\$252.07	\$323.54	\$369.09	54
55	\$44.75	\$57.44	\$68.39	\$77.08	\$95.79	\$108.20	\$109.67	\$136.65	\$154.42	\$166.85	\$195.98	\$223.22	\$148.27	\$187.15	\$220.95	\$256.22	\$328.88	\$375.23	55
56 57	\$49.16 \$53.44	\$62.39 \$67.32	\$73.73 \$79.09	\$83.36 \$89.51	\$103.80 \$111.80	\$117.41 \$126.64	\$115.02 \$120.63	\$143.21 \$150.15	\$161.77 \$169.52	\$174.72 \$183.02	\$207.86 \$220.42	\$236.84 \$251.41	\$154.42 \$160.83	\$195.29 \$203.72	\$230.84 \$241.12	\$267.97 \$280.39	\$344.64 \$361.21	\$393.54 \$412.64	56 57
58	\$57.84	\$72.14	\$84.43	\$95.79	\$119.96	\$135.86	\$126.51	\$157.37	\$177.66	\$191.69	\$233.77	\$266.77	\$167.51	\$212.54	\$251.93	\$293.35	\$378.58	\$432.69	58
59	\$62.12	\$77.08	\$89.77	\$101.93	\$127.97	\$145.20	\$132.65	\$164.97	\$186.22	\$200.77	\$247.93	\$283.06	\$174.46	\$221.75	\$263.16	\$306.85	\$396.75	\$453.78	59
60	\$66.40	\$82.03	\$95.11	\$108.20	\$135.99	\$154.42	\$139.06	\$173.00	\$195.16	\$210.27	\$263.03	\$300.43	\$181.67	\$231.36	\$274.91	\$321.00	\$415.86	\$475.82	60
61	\$70.80	\$86.97	\$100.45	\$114.35	\$144.00	\$163.64	\$145.88	\$181.40	\$204.51	\$220.29	\$279.06	\$318.86	\$189.16	\$241.38	\$287.21	\$335.84	\$435.89	\$498.93	61
62	\$75.06 \$82.96	\$91.76 \$101.52	\$105.80 \$117.02	\$120.63 \$133.45	\$152.16 \$168.44	\$172.87 \$191.42	\$152.82 \$161.24	\$190.09 \$200.51	\$214.27 \$226.03	\$230.97 \$249.14	\$296.03 \$318.86	\$338.50 \$364.29	\$196.90 \$211.19	\$251.93 \$269.71	\$300.17 \$321.00	\$351.33 \$374.84	\$456.73 \$485.71	\$523.39 \$555.97	62
64	\$90.84	\$111.28	\$128.37	\$146.41	\$184.75	\$210.00	\$170.19	\$211.46	\$238.32	\$268.63	\$343.44	\$392.06	\$226.56	\$288.81	\$343.31	\$399.82	\$516.44	\$590.58	64
65	\$98.73	\$121.02	\$139.60	\$159.24	\$201.05	\$228.69	\$179.54	\$223.09	\$251.41	\$289.75	\$369.90	\$421.85	\$242.99	\$309.25	\$367.09	\$426.54	\$549.16	\$627.31	65
66	\$106.60	\$130.65	\$150.81	\$172.19	\$217.34	\$247.27	\$189.43	\$235.37	\$265.16	\$312.46	\$398.34	\$453.92	\$260.62	\$331.16	\$392.61	\$454.98	\$584.03	\$666.33	66
67 68	\$114.48 \$130.11	\$140.39 \$159.76	\$162.17 \$184.75	\$185.01 \$210.53	\$233.77 \$265.16	\$265.84 \$301.24	\$199.98 \$220.01	\$248.33 \$274.11	\$279.60 \$311.65	\$336.90 \$370.83	\$428.93 \$470.09	\$488.51 \$534.47	\$279.33 \$304.44	\$354.40 \$386.99	\$419.73 \$458.72	\$485.44 \$528.45	\$621.04 \$672.60	\$707.73 \$765.04	67 68
69	\$145.61	\$179.28	\$207.46	\$235.92	\$296.56	\$336.63	\$242.04	\$302.58	\$347.31	\$408.10	\$515.10	\$584.69	\$331.82	\$422.53	\$501.34	\$575.34	\$728.43	\$826.89	69
70	\$161.24	\$198.64	\$230.16	\$261.43	\$327.94	\$372.03	\$266.23	\$334.09	\$387.12	\$449.25	\$564.53	\$639.74	\$361.75	\$461.26	\$547.97	\$626.38	\$788.81	\$893.82	70
71	\$176.74	\$218.01	\$252.88	\$286.94	\$359.35	\$407.56	\$292.82	\$368.82	\$431.48	\$494.53	\$618.63	\$699.85	\$394.34	\$503.61	\$598.85	\$681.95	\$854.27	\$966.08	71
72	\$192.24	\$237.38	\$275.59	\$312.32	\$390.86	\$442.97	\$322.07	\$407.30	\$480.63	\$544.23	\$677.81	\$765.70	\$429.75	\$549.84	\$654.70	\$742.59	\$925.07		72
73 74	\$220.14 \$248.19	\$273.45 \$309.39	\$318.46 \$361.47	\$359.74 \$407.17	\$448.04 \$505.34	\$506.96 \$570.94	\$356.94 \$395.54	\$452.99 \$503.75	\$535.80 \$597.39	\$605.13 \$672.86	\$750.75 \$831.56	\$846.92 \$936.68	\$471.81 \$518.03	\$605.80 \$667.52	\$723.10 \$798.70	\$817.81 \$900.63	\$1,014.71 \$1,113.02	\$1,143.89 \$1,252.88	73 74
75	\$248.19	\$309.39	\$404.36	\$407.17	\$505.34 \$562.52	\$634.92	\$438.28	\$560.25	\$666.05	\$748.07	\$921.06	\$1.035.95	\$568.67	\$735.52	\$882.19	\$991.86			74 75
76	\$304.04	\$381.25	\$447.24	\$502.14	\$619.84	\$698.91	\$485.71	\$623.17	\$742.59	\$831.70	\$1,020.17	\$1,145.75	\$624.24	\$810.46	\$974.37	\$1,092.45		\$1,502.82	76
77	\$331.95	\$417.19	\$490.26	\$549.57	\$677.01	\$762.89	\$538.21	\$693.18	\$827.96	\$924.80	\$1,129.72	\$1,267.18	\$685.29	\$893.13	\$1,076.28	\$1,203.32	\$1,469.03		77
78 79	\$357.74 \$383.53	\$450.45 \$483.71	\$530.20 \$570.27	\$594.06 \$638.66	\$730.84 \$784.67	\$822.60 \$882.32	\$572.41 \$608.74	\$738.72 \$787.22	\$883.66 \$943.10	\$986.38 \$1,052.11	\$1,203.06 \$1,281.21	\$1,347.73 \$1,433.36	\$723.23 \$763.30	\$944.57 \$999.08	\$1,140.01 \$1,207.60	\$1,273.86 \$1,348.53	\$1,552.65 \$1,640.95		78 79
80	\$383.53 \$409.31	\$483.71 \$516.98	\$570.27 \$610.35	\$683.16	\$784.67 \$838.51	\$882.32 \$942.03	\$608.74 \$647.48	\$787.22 \$838.90	\$943.10		\$1,281.21 \$1,364.43	\$1,433.36 \$1,524.46	\$763.30 \$805.51	\$999.08	\$1,207.60	\$1,348.53 \$1,427.47	\$1,640.95		79 80
81	\$435.22	\$550.10	\$650.29	\$727.64	\$892.34	\$1,001.75	\$688.62	\$894.08	\$1,000.30	\$1,122.24	\$1,452.99	\$1,621.30	\$850.14	\$1,117.57	\$1,354.95	\$1,511.09		. ,	81
82	\$461.00	\$583.36	\$690.37	\$772.24	\$946.18	\$1,061.46	\$732.44	\$952.85	\$1,146.82	\$1,276.66	\$1,547.44	\$1,724.44	\$897.02	\$1,181.95	\$1,435.23	\$1,599.53	\$1,937.23	\$2,155.51	82
83	\$494.79	\$627.45	\$743.67	\$831.83	\$1,018.58	\$1,141.61	\$778.79	\$1,014.71	\$1,222.69	\$1,360.68	\$1,647.89	\$1,834.91	\$948.59	\$1,251.82	\$1,521.93	\$1,695.72			83
84 85	\$528.73	\$671.40	\$796.83 \$850.14	\$891.28	\$1,090.85	\$1,221.76			\$1,303.64	\$1,450.32	\$1,754.89	\$1,952.47	\$1,003.21	\$1,325.82		\$1,797.77	\$2,173.81	\$2,414.53	84 85
85 86	\$562.52 \$596.45	\$715.34 \$759.42		\$950.85 \$1,010.44	\$1,163.25 \$1,235.52	\$1,302.05 \$1,382.19	\$880.59 \$936.42	\$1,150.70 \$1,225.37	\$1,389.94 \$1,481.99		\$1,868.85 \$1,990.27	\$2,077.49 \$2,210.55	\$1,060.93 \$1,121.98	\$1,404.23 \$1,487.19		\$1,905.85 \$2,020.46		\$2,555.47 \$2,704.68	85 86
87	\$630.39	\$803.39	\$956.73		\$1,235.52	\$1,362.19			\$1,461.99		\$2,119.58	\$2,210.55	\$1,121.96	\$1,467.19		\$2,020.46			87
88	\$662.31	\$843.85	\$1,005.22	\$1,124.52	\$1,375.39	\$1,538.10	\$1,039.02	\$1,361.23	\$1,648.97	\$1,833.04	\$2,213.49	\$2,456.34	\$1,232.85	\$1,636.54	\$2,000.42	\$2,226.98	\$2,687.98	\$2,978.26	88
89	\$694.24		\$1,053.86	\$1,179.15	\$1,442.84	\$1,613.69		\$1,420.00	\$1,720.83		\$2,311.54	\$2,565.21	\$1,281.07	\$1,700.39	\$2,079.24	\$2,315.28	\$2,796.31	\$3,098.61	89
90	\$726.29		\$1,102.46	\$1,233.78	\$1,510.30	\$1,689.30			\$1,795.90	\$1,997.22	\$2,413.86	\$2,679.03	\$1,331.17	\$1,766.79	\$2,161.26	\$2,407.19	\$2,908.93	\$3,223.78	90
91 92	\$758.22 \$790.28	+	\$1,151.10 \$1.199.58	\$1,288.42 \$1,343.06	\$1,577.88 \$1.645.36	\$1,764.91 \$1.840.52		\$1,545.30 \$1.612.23	\$1,874.18 \$1,955.94	\$2,084.71 \$2,176.09	\$2,520.74 \$2,632.40	\$2,797.78 \$2,921.89	\$1,383.26 \$1.437.23	\$1,835.71 \$1,907.31	\$2,246.49 \$2,335.05	\$2,502.69 \$2,601.95	\$3,026.08 \$3,148.05	\$3,354.02 \$3,489.62	91 92
92	\$790.28 \$811.66		\$1,199.58	\$1,343.06 \$1.378.32	\$1,645.36				\$1,955.94	\$2,176.09	\$2,632.40	\$2,921.89	\$1,437.23	\$1,907.31 \$1,942.85	\$2,335.05	\$2,601.95 \$2,650.58	\$3,148.05 \$3,208.03	\$3,489.62 \$3.555.08	92 93
94	\$833.03	Ψ1,001.00	\$1,262.11	\$1,413.45	\$1,733.12	\$1,938.17		\$1,684.90	\$2,043.17	\$2,273.87	\$2,751.83	\$3,052.93	\$1,493.87	\$1,979.05	\$2,421.88	\$2,700.14	ψ0, <b>2</b> 00.00		94
95	\$854.40	\$1,084.57	\$1,293.36	\$1,448.72	\$1,776.93	\$1,987.06	\$1,319.95	\$1,722.44	\$2,088.32	\$2,324.37	\$2,813.54	\$3,120.66	\$1,522.99	\$2,015.93	\$2,466.50	\$2,750.64	\$3,331.46	\$3,689.73	95
96	\$875.78		\$1,324.49	\$1,483.98	\$1,820.89		\$1,350.80		\$2,134.41	\$2,376.06	\$2,876.60	\$3,189.85	\$1,552.78			\$2,802.06	\$3,394.91	\$3,758.93	96
97 98	\$897.16 \$918.52	<b>+</b> · · · · · · · · · · · · · · · · · · ·	\$1,355.75 \$1.387.00	\$1,519.12 \$1,554.38	\$1,864.70 \$1,908.65	\$2,084.71 \$2,133.60		\$1,800.04 \$1,840.26	\$2,181.55 \$2,229.79	\$2,428.95 \$2,483.06	\$2,941.13 \$3,007.10	\$3,260.38 \$3,332.53	\$1,583.11 \$1,613.96			\$2,854.56 \$2,907.99	\$3,459.56 \$3,525.42	\$3,829.60 \$3,901.59	97 98
98	\$918.52 \$939.76	\$1,163.51 \$1.189.83						\$1,840.26							\$2,605.82				98
100+	\$961.14					\$2,231.25		\$1,923.48			\$3,143.49	\$3,481.61	\$1,677.68			\$3,017.81		\$4,049.61	100+

				M	Monthly Pren	nium per \$3	00 Monthly E		unt After 109			sulting in 21	% Cumulativ	e Increase)					
Issue	2.٧		uture Purch		7. V	1.4-4		Aut	o 3% Comp	ound Inflatio	n	1 16 - 41	0.٧		o 5% Comp			1:6-6:	Issu
Age 25	2 Year \$3.40	3 Year \$4.14	4 Year \$4.75	5 Year \$5.25	7 Year \$6.37	Lifetime \$7.13	2 Year \$5.25	3 Year \$6.45	4 Year \$7.48	5 Year \$8.44	7 Year \$10.49	Lifetime \$11.99	2 Year \$9.88	3 Year \$12.30	4 Year \$14.38	5 Year \$16.48	7 Year \$20.88	Lifetime \$23.68	Ag 25
26	\$3.42	\$4.18	\$4.80	\$5.30	\$6.41	\$7.18	\$5.34	\$6.55	\$7.60	\$8.58	\$10.67	\$12.20	\$10.00	\$12.44	\$14.54	\$16.69	\$21.14	\$23.98	26
27	\$3.45	\$4.20	\$4.82	\$5.34	\$6.48	\$7.25	\$5.42	\$6.66	\$7.72	\$8.72	\$10.86	\$12.41	\$10.12	\$12.58	\$14.72	\$16.90	\$21.41	\$24.29	2
28 29	\$3.47 \$3.49	\$4.22 \$4.25	\$4.85 \$4.88	\$5.37 \$5.41	\$6.52 \$6.57	\$7.29 \$7.36	\$5.51 \$5.59	\$6.77 \$6.88	\$7.84 \$7.96	\$8.87 \$9.02	\$11.03 \$11.23	\$12.62 \$12.84	\$10.24 \$10.36	\$12.73 \$12.89	\$14.89 \$15.08	\$17.09 \$17.30	\$21.67 \$21.95	\$24.60 \$24.92	2
30	\$3.50	\$4.25 \$4.27	\$4.00 \$4.93	\$5.46	\$6.62	\$7.41	\$5.68	\$6.99	\$8.10	\$9.02	\$11.42	\$13.06	\$10.36	\$13.05	\$15.06	\$17.50	\$22.23	\$25.23	3
31	\$3.52	\$4.31	\$4.96	\$5.49	\$6.67	\$7.48	\$5.76	\$7.10	\$8.23	\$9.32	\$11.62	\$13.28	\$10.60	\$13.20	\$15.44	\$17.73	\$22.51	\$25.55	3
32	\$3.53	\$4.33	\$4.98	\$5.53	\$6.72	\$7.54	\$5.84	\$7.21	\$8.36	\$9.47	\$11.81	\$13.51	\$10.73	\$13.35	\$15.62	\$17.94	\$22.78	\$25.88	3
33	\$3.55	\$4.36	\$5.03	\$5.57	\$6.78	\$7.60	\$5.93	\$7.30	\$8.49	\$9.64	\$12.01	\$13.74	\$10.85	\$13.52	\$15.82	\$18.16	\$23.08	\$26.21	3
34 35	\$3.58 \$3.60	\$4.38 \$4.42	\$5.06 \$5.09	\$5.61 \$5.65	\$6.82 \$6.88	\$7.66 \$7.71	\$6.02 \$6.09	\$7.41 \$7.54	\$8.62 \$8.78	\$9.79 \$9.94	\$12.22 \$12.44	\$13.96 \$14.20	\$10.98 \$11.11	\$13.67 \$13.84	\$16.01 \$16.20	\$18.38 \$18.61	\$23.36 \$23.66	\$26.54 \$26.90	3
36	\$3.63	\$4.47	\$5.16	\$5.72	\$6.97	\$7.82	\$6.20	\$7.69	\$8.94	\$10.15	\$12.71	\$14.51	\$11.25	\$14.03	\$16.42	\$18.87	\$23.98	\$27.29	3
37	\$3.66	\$4.51	\$5.23	\$5.80	\$7.06	\$7.94	\$6.33	\$7.83	\$9.12	\$10.36	\$12.97	\$14.81	\$11.40	\$14.22	\$16.64	\$19.13	\$24.32	\$27.68	3
38	\$3.71	\$4.57	\$5.29	\$5.87	\$7.16	\$8.05	\$6.45	\$7.99	\$9.31	\$10.56	\$13.23	\$15.13	\$11.56	\$14.41	\$16.86	\$19.39	\$24.66	\$28.07	3
39 40	\$3.74 \$3.77	\$4.62 \$4.68	\$5.35 \$5.42	\$5.95 \$6.03	\$7.26 \$7.36	\$8.15 \$8.26	\$6.57 \$6.69	\$8.14 \$8.31	\$9.48 \$9.68	\$10.78 \$11.00	\$13.52 \$13.79	\$15.44 \$15.76	\$11.72 \$11.87	\$14.61 \$14.80	\$17.09 \$17.33	\$19.67 \$19.93	\$25.01 \$25.37	\$28.47 \$28.89	3 4
40	\$3.82	\$4.00 \$4.72	\$5.42 \$5.48	\$6.03	\$7.46	\$8.37	\$6.81	\$8.46	\$9.88	\$11.22	\$14.08	\$16.09	\$12.02	\$14.00	\$17.56	\$20.21	\$25.72	\$29.29	4
42	\$3.85	\$4.76	\$5.56	\$6.17	\$7.55	\$8.48	\$6.94	\$8.62	\$10.07	\$11.45	\$14.38	\$16.43	\$12.19	\$15.20	\$17.80	\$20.48	\$26.08	\$29.72	4
43	\$3.88	\$4.83	\$5.61	\$6.26	\$7.65	\$8.59	\$7.08	\$8.80	\$10.26	\$11.68	\$14.67	\$16.78	\$12.35	\$15.40	\$18.04	\$20.77	\$26.44	\$30.14	4
44	\$3.92	\$4.87	\$5.68	\$6.33	\$7.74	\$8.71	\$7.22	\$8.97	\$10.47	\$11.92	\$14.98	\$17.13	\$12.53	\$15.61	\$18.28	\$21.05	\$26.82	\$30.58	4
45 46	\$3.96 \$4.03	\$4.93 \$5.04	\$5.75 \$5.87	\$6.40 \$6.55	\$7.84 \$8.02	\$8.82 \$9.04	\$7.35 \$7.62	\$9.14 \$9.48	\$10.67 \$11.04	\$12.17 \$12.53	\$15.31 \$15.70	\$17.47 \$17.92	\$12.69 \$12.90	\$15.83 \$16.08	\$18.52 \$18.83	\$21.34 \$21.69	\$27.20 \$27.65	\$30.99 \$31.50	4
47	\$4.03	\$5.04 \$5.13	\$6.01	\$6.69	\$8.22	\$9.04	\$7.02	\$9.46	\$11.44	\$12.90	\$16.09	\$17.92	\$13.10	\$16.34	\$19.13	\$22.04	\$28.11	\$32.03	4
48	\$4.18	\$5.23	\$6.13	\$6.84	\$8.39	\$9.46	\$8.22	\$10.23	\$11.84	\$13.29	\$16.50	\$18.85	\$13.31	\$16.60	\$19.44	\$22.41	\$28.58	\$32.56	4
49 50	\$4.25 \$4.32	\$5.34 \$5.43	\$6.26	\$6.99 \$7.14	\$8.59 \$8.79	\$9.68 \$9.90	\$8.54	\$10.62	\$12.24	\$13.68	\$16.93	\$19.34	\$13.52	\$16.86	\$19.75	\$22.77 \$23.14	\$29.05 \$29.54	\$33.11	4 5
50 51	\$4.32 \$4.39	\$5.43 \$5.53	\$6.38 \$6.51	\$7.14 \$7.28	\$8.79 \$8.97	\$9.90 \$10.12	\$8.86 \$9.20	\$11.02 \$11.45	\$12.67 \$13.11	\$14.10 \$14.52	\$17.37 \$17.81	\$19.83 \$20.34	\$13.74 \$13.95	\$17.14 \$17.41	\$20.06 \$20.39	\$23.14 \$23.52	\$29.54 \$30.02	\$33.66 \$34.22	5
52	\$4.46	\$5.64	\$6.63	\$7.43	\$9.16	\$10.12	\$9.55	\$11.88	\$13.57	\$14.96	\$18.27	\$20.86	\$14.17	\$17.69	\$20.71	\$23.91	\$30.52	\$34.79	5
53	\$4.52	\$5.73	\$6.77	\$7.58	\$9.34	\$10.54	\$9.91	\$12.34	\$14.05	\$15.40	\$18.74	\$21.40	\$14.39	\$17.97	\$21.04	\$24.30	\$31.02	\$35.37	5
54	\$4.60	\$5.83	\$6.89	\$7.72	\$9.54	\$10.76	\$10.29	\$12.82	\$14.54	\$15.86	\$19.23	\$21.93	\$14.62	\$18.26	\$21.38	\$24.70	\$31.55	\$35.96	5
55	\$4.68	\$5.93	\$7.02	\$7.87	\$9.71	\$10.98	\$10.64	\$13.30	\$15.07	\$16.30	\$19.70	\$22.50	\$14.85	\$18.54	\$21.73	\$25.07	\$32.07	\$36.55	5
56 57	\$5.12 \$5.58	\$6.44 \$6.94	\$7.57 \$8.11	\$8.50 \$9.14	\$10.54 \$11.36	\$11.90 \$12.85	\$11.14 \$11.68	\$13.94 \$14.61	\$15.77 \$16.53	\$17.14 \$18.02	\$20.90 \$22.17	\$23.87 \$25.33	\$15.47 \$16.10	\$19.34 \$20.17	\$22.69 \$23.71	\$26.24 \$27.45	\$33.61 \$35.21	\$38.34 \$40.19	5 5
58	\$6.03	\$7.46	\$8.66	\$9.77	\$12.18	\$13.78	\$12.24	\$15.31	\$17.31	\$18.95	\$23.51	\$26.88	\$16.78	\$21.04	\$24.77	\$28.71	\$36.91	\$42.15	5
59	\$6.48	\$7.96	\$9.21	\$10.41	\$12.99	\$14.73	\$12.84	\$16.05	\$18.14	\$19.93	\$24.94	\$28.53	\$17.46	\$21.95	\$25.88	\$30.04	\$38.68	\$44.21	5
60	\$6.93	\$8.47	\$9.76	\$11.03	\$13.82	\$15.68	\$13.45	\$16.82	\$19.00	\$20.96	\$26.46	\$30.27	\$18.18	\$22.90	\$27.05	\$31.44	\$40.52	\$46.37	6
61 62	\$7.38 \$7.83	\$8.98 \$9.48	\$10.30 \$10.85	\$11.66 \$12.31	\$14.63 \$15.46	\$16.60 \$17.55	\$14.11 \$14.78	\$17.63 \$18.46	\$19.91 \$20.85	\$22.03 \$23.18	\$28.06 \$29.77	\$32.13 \$34.09	\$18.94 \$19.71	\$23.90 \$24.95	\$28.26 \$29.51	\$32.89 \$34.39	\$42.47 \$44.53	\$48.62 \$50.97	6
63	\$8.66	\$10.49	\$12.00	\$13.62	\$17.11	\$19.43	\$15.60	\$19.46	\$22.36	\$25.01	\$32.05	\$36.67	\$21.14	\$26.72	\$31.56	\$36.69	\$47.34	\$54.15	6
64	\$9.47	\$11.50	\$13.16	\$14.93	\$18.77	\$21.31	\$16.46	\$20.53	\$23.98	\$26.99	\$34.52	\$39.46	\$22.67	\$28.60	\$33.75	\$39.15	\$50.35	\$57.51	6
65	\$10.30	\$12.50	\$14.30	\$16.24	\$20.43	\$23.20	\$17.35	\$21.65	\$25.73	\$29.14	\$37.17	\$42.46	\$24.32	\$30.62	\$36.09	\$41.76	\$53.55	\$61.09	6
66 67	\$11.12 \$11.95	\$13.50 \$14.50	\$15.47 \$16.61	\$17.56 \$18.87	\$22.09 \$23.74	\$25.08 \$26.96	\$18.29 \$19.31	\$22.84 \$24.07	\$27.60 \$29.61	\$31.45 \$33.97	\$40.03 \$43.11	\$45.68 \$49.15	\$26.09 \$27.96	\$32.79 \$35.10	\$38.60 \$41.27	\$44.55 \$47.52	\$56.95 \$60.57	\$64.89 \$68.94	6
68	\$13.56	\$16.50	\$18.94	\$21.46	\$26.93	\$30.56	\$21.49	\$26.83	\$32.69	\$37.38	\$47.23	\$53.76	\$30.48	\$38.32	\$45.11	\$51.74	\$65.58	\$74.51	6
69	\$15.19	\$18.51	\$21.27	\$24.07	\$30.12	\$34.14	\$23.94	\$29.90	\$36.10	\$41.14	\$51.76	\$58.80	\$33.23	\$41.84	\$49.31	\$56.34	\$71.03	\$80.54	6
70	\$16.81	\$20.52	\$23.60	\$26.66	\$33.31	\$37.74	\$26.65	\$33.34	\$39.88	\$45.28	\$56.71	\$64.30	\$36.21	\$45.69	\$53.89	\$61.34	\$76.92	\$87.07	7
71	\$18.43	\$22.52	\$25.92	\$29.26	\$36.51	\$41.34	\$29.69	\$37.16	\$44.03	\$49.83	\$62.12	\$70.32	\$39.47	\$49.89	\$58.91	\$66.78	\$83.29	\$94.11	7
72 73	\$20.05 \$22.97	\$24.53 \$28.24	\$28.24 \$32.65	\$31.86 \$36.70	\$39.69 \$45.51	\$44.94 \$51.43	\$33.07 \$36.64	\$41.43 \$46.07	\$48.62 \$54.19	\$54.84 \$60.95	\$68.07 \$75.35	\$76.91 \$85.02	\$43.03 \$47.23	\$54.46 \$60.01	\$64.38 \$71.12	\$72.70 \$80.07	\$90.21 \$98.95	\$101.72 \$111.40	72
74	\$25.87	\$31.94	\$37.05	\$41.54	\$51.32	\$57.93	\$40.58	\$51.22	\$60.39	\$67.74	\$83.40	\$93.97	\$51.87	\$66.11	\$78.54	\$88.18	\$108.53	\$122.00	7
75	\$28.79	\$35.66	\$41.45	\$46.37	\$57.13	\$64.41	\$44.97	\$56.96	\$67.30	\$75.27	\$92.33	\$103.86	\$56.94	\$72.84	\$86.75	\$97.11	\$119.04	\$133.62	75
76 77	\$31.70 \$34.62	\$39.37 \$43.09	\$45.85 \$50.24	\$51.21 \$56.05	\$62.94 \$68.76	\$70.91 \$77.40	\$49.82 \$55.18	\$63.33 \$70.41	\$75.01 \$83.59	\$83.66 \$92.97	\$102.22 \$113.15	\$114.81 \$126.90	\$62.50 \$68.62	\$80.26 \$88.44	\$95.81 \$105.82	\$106.94 \$117.78	\$130.57 \$143.21	\$146.33 \$160.28	76
77 78	\$34.62 \$37.30	\$43.09 \$46.53	\$50.24 \$54.34	\$56.05	\$68.76 \$74.22	\$77.40 \$83.46	\$55.18 \$58.65	\$70.41 \$74.99	\$83.59 \$89.16	\$92.97	\$113.15 \$120.40	\$126.90 \$134.83	\$68.62 \$72.42	\$88.44 \$93.53	\$105.82 \$112.08	\$117.78 \$124.67	\$143.21 \$151.35	\$160.28 \$169.16	78
79	\$40.00	\$49.95	\$58.44	\$65.13	\$79.70	\$89.51	\$62.34	\$79.86	\$95.08	\$105.60	\$128.11	\$143.26	\$76.43	\$98.92	\$118.71	\$131.98	\$159.95	\$178.52	7
80	\$42.68	\$53.38	\$62.55	\$69.69	\$85.16	\$95.57	\$66.28	\$85.05	\$101.41	\$112.54	\$136.31	\$152.23	\$80.65	\$104.62	\$125.74	\$139.70	\$169.05	\$188.41	8
81	\$45.38	\$56.83	\$66.65	\$74.22	\$90.63	\$101.62	\$70.44	\$90.59	\$108.16	\$119.93	\$145.05	\$161.76	\$85.11	\$110.64	\$133.19	\$147.87	\$178.66	\$198.84	8
82 83	\$48.06 \$51.59	\$60.25 \$64.80	\$70.76 \$76.22	\$78.77 \$84.83	\$96.10 \$103.44	\$107.68 \$115.81	\$74.89 \$79.59	\$96.48 \$102.69	\$115.35 \$122.89	\$127.82 \$136.14	\$154.34 \$164.22	\$171.86 \$182.71	\$89.80 \$94.97	\$117.03 \$123.95	\$141.08 \$149.59	\$156.53 \$165.92	\$188.83 \$200.01	\$209.86 \$222.11	8.
84	\$55.13	\$69.34	\$81.68	\$90.90	\$110.79	\$123.95	\$84.58	\$102.03	\$130.92	\$144.98	\$174.74	\$194.23	\$100.43	\$131.27	\$158.63	\$175.90	\$211.87	\$235.07	8
85	\$58.66	\$73.89	\$87.13	\$96.99	\$118.13	\$132.09	\$89.89	\$116.29	\$139.48	\$154.41	\$185.93	\$206.47	\$106.21	\$139.03	\$168.21	\$186.47	\$224.43	\$248.78	8
86	\$62.18	\$78.43	\$92.59	\$103.06	\$125.49	\$140.23	\$95.54	\$123.76	\$148.59	\$164.45	\$197.84	\$219.49	\$112.31	\$147.25	\$178.38	\$197.68	\$237.73	\$263.29	8
87 88	\$65.71 \$69.06	\$82.98 \$87.15	\$98.04 \$103.04	\$109.13 \$114.71	\$132.84 \$139.68	\$148.36 \$156.04	\$101.52 \$105.88	\$131.69 \$137.32	\$158.30 \$165.12	\$175.13 \$182.70	\$210.51 \$219.69	\$233.32 \$243.50	\$118.77 \$123.40	\$155.95 \$162.03	\$189.13 \$196.59	\$209.56 \$217.87	\$251.80 \$261.93	\$278.63 \$289.87	8
89	\$72.39	\$91.33	\$103.04	\$114.71	\$139.68	\$163.70	\$105.88	\$137.32	\$172.22	\$182.70	\$219.69	\$243.50	\$123.40	\$168.34	\$204.34	\$217.87	\$272.47	\$289.87	8
90	\$75.72	\$95.50	\$112.99	\$125.84	\$153.40	\$171.37	\$115.17	\$149.29	\$179.63	\$198.81	\$239.26	\$265.21	\$133.22	\$174.92	\$212.38	\$235.48	\$283.43	\$313.74	9
91	\$79.06	\$99.68	\$117.98	\$131.42	\$160.25	\$179.05	\$120.12	\$155.67	\$187.34	\$207.39	\$249.70	\$276.77	\$138.42	\$181.74	\$220.74	\$244.81	\$294.83	\$326.40	9
92	\$82.39	\$103.85	\$122.95	\$136.98	\$167.10	\$186.71	\$125.26	\$162.31	\$195.40	\$216.35	\$260.59	\$288.86	\$143.83	\$188.83	\$229.44	\$254.51	\$306.70	\$339.57	9
93 94	\$84.62 \$86.86	\$106.58 \$109.30	\$126.16 \$129.35	\$140.58 \$144.18	\$171.57 \$176.02	\$191.68 \$196.63	\$128.12 \$131.03	\$165.84 \$169.42	\$199.61 \$203.89	\$221.03 \$225.82	\$266.29 \$272.11	\$295.11 \$301.49	\$146.62 \$149.47	\$192.34 \$195.90	\$233.66 \$237.96	\$259.26 \$264.10	\$312.53 \$318.47	\$345.94 \$352.42	9
95	\$89.08	\$109.30	\$132.56	\$144.16	\$176.02	\$201.58	\$134.02	\$173.11	\$208.26	\$230.71	\$278.06	\$301.49	\$152.38	\$199.54	\$242.34	\$269.02	\$324.52	\$359.01	9
96	\$91.31	\$114.73	\$135.75	\$151.36	\$184.93	\$206.54	\$137.07	\$176.86	\$212.74	\$235.71	\$284.14	\$314.67	\$155.35	\$203.25	\$246.81	\$274.04	\$330.69	\$365.74	9
97	\$93.53	\$117.46	\$138.94	\$154.96	\$189.39	\$211.49	\$140.21	\$180.70	\$217.31	\$240.82	\$290.36	\$321.46	\$158.38	\$207.02	\$251.34	\$279.16	\$336.96	\$372.58	9
98 99	\$95.76 \$97.99	\$120.16 \$122.89	\$142.15 \$145.34	\$158.54 \$162.14	\$193.84 \$198.31	\$216.45 \$221.40	\$143.41 \$146.69	\$184.64 \$188.65	\$221.96 \$226.72	\$246.06 \$251.39	\$296.69 \$303.17	\$328.41	\$161.46 \$164.60	\$210.87 \$214.79	\$255.96 \$260.67	\$284.37 \$289.69	\$343.35 \$349.86	\$379.57 \$386.68	9
99	\$97.99 \$100.21	\$122.89 \$125.61	\$145.34 \$148.56	\$162.14 \$165.74	\$198.31 \$202.76	\$221.40 \$226.36	\$146.69 \$150.04	\$188.65 \$192.75	\$226.72 \$231.57	\$251.39 \$256.85	\$303.17 \$309.78	\$335.50 \$342.75	\$164.60 \$167.82	\$214.79 \$218.78	\$260.67 \$265.46	\$289.69 \$295.10	\$349.86 \$356.49	\$386.68	10

25	Pr	Quarterly Pre	erly Prer	mium per \$	300 Monthly					esulting in 21	1% Cumulati	ve Increase)					
25				1								Au	to 5% Comp	ound Inflati	on		Issue
56 510.07 512.27 \$14.08 \$15.08 \$15.08 \$1.09 \$1.00 \$1.0														5 Year	7 Year	Lifetime	Age
17														\$49.05	\$61.37 \$62.15	\$69.62 \$70.51	25 26
99 \$10.25 \$10.26 \$14.26 \$14.60 \$15.05 \$19.20 \$21.06 \$16.40 \$20.21 \$23.40 \$20.00 \$26.00 \$33.01 \$37.74 \$30.60 \$35.05 \$4.00 \$55.01 \$30.00 \$31.00							\$22.70							\$49.65	\$62.93	\$71.40	27
50   510.26   512.67   514.69   516.05   519.46   521.00   516.09   520.53   522.09   520.53   524.19   527.09   527.00   531.10   538.69   538.6														\$50.26	\$63.72	\$72.33	28
\$ \$10.50 \$\$12.67 \$14.69 \$16.10 \$19.00 \$21.90 \$15.90 \$20.15 \$30.05 \$34.19 \$27.39 \$34.14 \$39.00 \$31.10 \$30.00 \$45.49 \$27.50 \$40.17 \$34.00 \$27.50 \$40.17 \$34.00 \$27.50 \$40.10															\$64.53 \$65.35	\$73.24 \$74.17	29 30
32 \$10.38 \$12.47 \$14.66 \$16.20 \$19.75 \$22.17 \$17.18 \$23.16 \$24.59 \$27.28 \$34.77 \$23.27 \$33.70 \$31.55 \$39.29 \$45.94 \$52.77 \$31.30 \$10.75 \$12.00 \$10.75 \$10.00															\$66.17	\$75.13	31
\$\ \text{94}\$ \text{95}\$ \text{95}\$ \text{95}\$ \text{105}\$ \text{105}\$ \text{95}\$ \text{105}\$ \tex	5	\$19.75	19.75	\$22.17	\$17.18	\$21.16	\$24.59	\$27.85	\$34.72	\$39.70	\$31.53	\$39.28	\$45.94	\$52.76	\$66.99	\$76.10	32
55   \$10.05   \$11.26   \$11.40   \$11.50   \$11.50   \$11.50   \$10.50   \$20.04   \$22.05   \$31.25   \$32.06   \$29.05   \$29.25   \$35.06   \$37.05   \$41.77   \$21.25   \$40.25   \$35.04   \$32.05   \$31.25   \$32.07   \$31.06   \$31.06   \$31.06   \$31.06   \$31.06   \$31.07															\$67.85	\$77.06	33
Store															\$68.70 \$69.55	\$78.05 \$79.09	34 35
88   \$10.08   \$11.34   \$15.55   \$17.26   \$21.04   \$23.08   \$13.92   \$27.36   \$21.06   \$38.92   \$44.47   \$27.38   \$34.06   \$43.27   \$34.24   \$50.26   \$57.26   \$40.04   \$311.05   \$13.74   \$31.57   \$31.74   \$31.50   \$31.74   \$31.50   \$31.74   \$31.50   \$31.34   \$31.74   \$31.50   \$31.34   \$31.54   \$31.34   \$31.54   \$31.34														\$55.45	\$70.51	\$80.22	36
99   \$10.99   \$11.95   \$15.72   \$17.50   \$21.34   \$23.95   \$19.32   \$23.95   \$27.90   \$31.70   \$39.73   \$46.39   \$34.44   \$42.94   \$50.26   \$57.64   \$24.04   \$32.44   \$22.44   \$22.44   \$22.44   \$22.44   \$22.44   \$22.44   \$22.44   \$22.44   \$22.44   \$22.45   \$22.35   \$41.40   \$47.31   \$35.35   \$44.06   \$35.02   \$35.44   \$43.44   \$41.24   \$41.12														\$56.24	\$71.50	\$81.36	37
40 \$11.10 \$131.74 \$15.94 \$17.71 \$21.64 \$24.90 \$19.868 \$24.41 \$20.30 \$4.41 \$20.30 \$4.47 \$20.00 \$3.2.68 \$4.60 \$51.22 \$51.41 \$2.50 \$4.40 \$51.62 \$51.41 \$4.41 \$4.51 \$13.88 \$4.40 \$51.62 \$51.41 \$20.20 \$4.41 \$20.30 \$4.47 \$20.00 \$3.2.68 \$4.00 \$51.22 \$51.41 \$2.50 \$4.41 \$4.51 \$13.28 \$4.40 \$51.62 \$51.41 \$20.20 \$4.41 \$2.50 \$4.40 \$51.62 \$51.41 \$4.41 \$4.51 \$13.88 \$4.40 \$51.62 \$4.41 \$20.20 \$4.40 \$4.51 \$2.50 \$4.40 \$51.62 \$51.41 \$4.41 \$4.51 \$1.52 \$4.40 \$4.50															\$72.50 \$73.54	\$82.53 \$83.71	38 39
\$\frac{4}{3}  \text{sit}  \text{sit}  \text{sit}  \text{sit}  \text{sit}  \text{sit}  \text{sit}   \qq        \														\$58.59	\$74.56	\$84.92	40
44 \$11.42 \$14.19 \$16.50 \$18.39 \$22.48 \$25.60 \$21.20 \$25.60 \$30.81 \$35.65 \$44.04 \$50.34 \$36.22 \$45.29 \$53.04 \$36.04 \$48.13 \$31.43 \$14.49 \$16.91 \$18.92 \$25.20 \$25.00														\$59.41	\$75.60	\$86.13	41
44 \$11.53 \$14.94 \$16.69 \$18.61 \$22.77 \$25.62 \$21.20 \$26.37 \$30.77 \$35.05 \$44.04 \$50.34 \$36.82 \$45.89 \$53.75 \$86.94 \$1.65 \$11.65 \$11.80 \$17.26 \$19.25 \$23.06 \$23.05 \$22.24 \$27.80 \$32.47 \$30.77 \$35.05 \$44.05 \$51.37 \$37.31 \$46.54 \$30.27 \$44.69 \$47.26															\$76.67 \$77.73	\$87.37 \$88.62	42 43
46 \$11.63 \$14.49 \$11.62 \$14.00 \$17.26 \$19.25 \$23.68 \$25.60 \$22.41 \$27.90 \$22.47 \$36.82 \$46.13 \$52.68 \$37.72 \$37.31 \$46.54 \$85.65 \$68.24 \$47.47 \$47.47 \$36.82 \$46.13 \$52.68 \$37.72 \$47.28 \$47.47 \$47.47 \$36.82 \$46.13 \$52.68 \$37.72 \$47.28 \$48.03 \$56.24 \$48.34 \$47.47 \$48.82 \$47.47														\$61.05 \$61.91	\$77.73 \$78.84	\$88.62 \$89.89	43
44 \$12.07 \$15.09 \$17.64 \$19.68 \$24.16 \$27.19 \$23.27 \$28.85 \$33.62 \$37.92 \$47.31 \$54.04 \$38.62 \$48.03 \$56.24 \$64.24 \$49.55 \$15.07 \$18.39 \$20.53 \$27.82 \$24.16 \$27.05 \$30.05 \$34.47 \$33.06 \$47.93 \$30.05 \$34.47 \$30.05 \$47.05 \$30.05 \$34.47 \$30.05 \$47.05 \$30.05 \$34.47 \$30.05 \$47.05	6	\$23.06	23.06	\$25.93	\$21.60	\$26.86	\$31.37	\$35.76	\$45.00	\$51.37	\$37.31	\$46.54	\$54.46	\$62.76	\$79.97	\$91.10	45
49 \$12.27 \$15.37 \$18.01 \$20.10 \$20.10 \$27.82														\$63.78	\$81.29	\$92.64	46
9 \$12.49 \$15.70 \$18.39 \$20.53 \$28.26 \$28.46 \$25.08 \$31.20 \$36.00 \$40.24 \$49.76 \$56.85 \$38.73 \$49.59 \$88.06 \$80.85 \$50.55 \$151.21 \$15.97 \$15.97 \$18.74 \$21.00 \$25.82 \$29.11 \$26.00 \$32.64 \$32.41 \$37.25 \$41.40 \$55.10 \$58.31 \$40.38 \$50.37 \$58.99 \$86.00 \$50.57 \$51.95 \$52.17 \$15.97 \$15.97 \$19.95 \$21.40 \$21.42 \$28.63 \$29.14 \$27.03 \$33.65 \$38.57 \$42.69 \$52.37 \$58.90 \$41.02 \$51.19 \$59.94 \$52.10 \$50.00 \$70.25 \$13.31 \$16.86 \$19.88 \$22.26 \$27.47 \$30.99 \$29.14 \$30.29 \$41.29 \$45.29 \$55.10 \$58.31 \$41.02 \$51.19 \$58.94 \$60.00 \$70.25 \$13.31 \$16.86 \$19.88 \$22.26 \$27.47 \$30.99 \$29.14 \$30.29 \$41.29 \$45.29 \$55.10 \$58.81 \$44.92 \$20.31 \$52.01 \$80.09 \$70.25 \$13.31 \$10.50															\$82.64 \$84.02	\$94.16 \$95.73	47 48
51	6	\$25.26	25.26	\$28.46	\$25.08	\$31.20	\$36.00	\$40.24	\$49.76	\$56.85	\$39.73	\$49.59	\$58.06	\$66.95	\$85.42	\$97.33	49
522 \$13.09 \$16.58 \$19.49 \$22.65 \$27.47 \$30.99 \$22.91 \$33.62 \$28.07 \$34.94 \$39.29 \$43.97 \$53.71 \$61.34 \$41.66 \$52.01 \$60.90 \$70.21 \$45.65 \$13.31 \$15.66 \$19.88 \$22.270 \$28.04 \$31.65 \$30.24 \$37.66 \$42.76 \$46.63 \$66.53 \$64.49 \$42.99 \$53.66 \$62.87 \$72.61 \$55 \$13.74 \$17.44 \$20.64 \$22.12 \$28.57 \$32.27 \$31.26 \$39.09 \$44.29 \$47.29 \$57.92 \$66.13 \$43.66 \$65.49 \$60.56 \$64.49 \$77.65 \$67.51 \$10.05 \$19.92 \$42.24 \$25.01 \$30.99 \$35.00 \$22.77 \$40.99 \$44.29 \$47.92 \$57.92 \$66.13 \$43.66 \$65.44 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$64.49 \$60.56 \$60.50 \$67.11 \$60.56 \$67.71														\$68.05	\$86.85	\$98.97	50
\$\ \text{513}\$ \te															\$88.25 \$89.73	\$100.60 \$102.28	51 52
56 \$13,74 \$17,44 \$20,64 \$23,12 \$28,57 \$32,27 \$40,99 \$46,39 \$47,92 \$57,92 \$86,13 \$43,65 \$54,49 \$83,86 \$77,71 \$51,65 \$18,05 \$18,05 \$22,22 \$22,24 \$20,09 \$35,00 \$35,00 \$46,39 \$46,39 \$46,39 \$65,07 \$66,11 \$70,19 \$45,40 \$47,41 \$20,80 \$77,71 \$21,91 \$25,43 \$28,41 \$35,77 \$40,52 \$43,30 \$42,94 \$48,60 \$52,98 \$66,18 \$74,49 \$47,34 \$59,30 \$69,09 \$86,69 \$80,66 \$60,50 \$20,90 \$24,40 \$23,42 \$27,07 \$30,59 \$36,21 \$43,30 \$37,74 \$47,17 \$53,33 \$66,59 \$73,32 \$83,89 \$51,33 \$64,53 \$78,64 \$36,00 \$46,00 \$20,99 \$24,60 \$28,68 \$22,44 \$40,62 \$46,07 \$39,66 \$40,40 \$55,60 \$61,61 \$77,77 \$89,01 \$53,37 \$64,53 \$79,51 \$92,44 \$47,41 \$21,69 \$26,09 \$30,27 \$34,29 \$43,00 \$44,81 \$41,48 \$51,83 \$68,52 \$64,78 \$82,50 \$84,46 \$55,67 \$70,27 \$83,07 \$96,66 \$2,82,01 \$27,90 \$31,87 \$36,81 \$45,42 \$51,58 \$42,45 \$61,30 \$40,40 \$40,														\$71.43	\$91.21	\$102.28	53
56														\$72.61	\$92.75	\$105.73	54
57 \$\begin{array}{cccccccccccccccccccccccccccccccccccc															\$94.27	\$107.47 \$112.70	55 56
58         \$17.71         \$21.91         \$25.43         \$28.71         \$35.79         \$40.52         \$36.00         \$45.00         \$50.91         \$55.70         \$89.11         \$79.05         \$49.31         \$61.86         \$72.82         \$84.63         \$76.10         \$88.33         \$61.00         \$20.039         \$24.90         \$28.68         \$32.44         \$40.62         \$46.07         \$39.56         \$49.46         \$55.86         \$61.61         \$77.77         \$89.01         \$55.77         \$57.34         \$79.51         \$29.66           62         \$23.01         \$27.99         \$31.87         \$36.18         \$45.42         \$51.58         \$44.48         \$51.83         \$58.52         \$54.43         \$100.21         \$57.95         \$73.35         \$86.77         \$101.60         \$66.22         \$23.01         \$27.99         \$31.87         \$36.18         \$45.42         \$51.58         \$44.25         \$61.30         \$68.12         \$87.51         \$100.21         \$57.95         \$73.35         \$86.77         \$101.60         \$16.61         \$60.22         \$30.75         \$40.03         \$80.00         \$56.65         \$57.50         \$87.97         \$101.60         \$16.01         \$60.61         \$32.20         \$93.67         \$44.02         \$86.62         \$51.02													+	\$80.69	\$98.78 \$103.52	\$112.70	57
60 \$20.99 \$24.90 \$28.88 \$32.44 \$40.62 \$46.07 \$39.56 \$49.46 \$55.67 \$77.77 \$89.01 \$53.47 \$67.34 \$79.51 \$22.45 \$62.50 \$41.68 \$25.69 \$47.68 \$55.67 \$70.27 \$83.07 \$89.66 \$25.41 \$30.84 \$35.29 \$40.03 \$50.00 \$57.01 \$45.86 \$51.88 \$55.25 \$64.78 \$82.50 \$94.46 \$55.67 \$70.27 \$83.07 \$96.60 \$27.01 \$27.90 \$31.87 \$36.18 \$45.42 \$51.89 \$43.47 \$54.25 \$61.30 \$86.12 \$87.51 \$100.21 \$57.95 \$73.35 \$86.77 \$101.11 \$45.66 \$32.43 \$30.84 \$35.29 \$40.03 \$50.00 \$57.10 \$45.86 \$57.21 \$65.72 \$43.65 \$42.45 \$10.22 \$82.15 \$78.55 \$22.78 \$107.21 \$82.24 \$40.03 \$50.00 \$87.00 \$45.86 \$67.21 \$65.74 \$73.54 \$49.24 \$107.20 \$82.15 \$78.55 \$92.78 \$107.21 \$82.17 \$45.86 \$80.02 \$87.00 \$47.44 \$80.00 \$89.22 \$115.00 \$45.86 \$80.02 \$87.00 \$47.44 \$80.00 \$89.22 \$115.00 \$45.86 \$80.02 \$87.00 \$82.00 \$80.02 \$81.00 \$80.00 \$81.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$11.00 \$10.00 \$11.00 \$86.67 \$84.10 \$99.22 \$115.00 \$10.0	9	\$35.79	35.79	\$40.52	\$36.00	\$45.00	\$50.91	\$55.70	\$69.11	\$79.05		\$61.86	\$72.82	\$84.43	\$108.50	\$123.94	58
61 \$21.69 \$26.39 \$30.27 \$34.29 \$43.00 \$48.81 \$41.48 \$51.85 \$58.52 \$47.8 \$82.50 \$94.46 \$55.67 \$70.27 \$83.07 \$96.62 \$23.01 \$27.90 \$31.87 \$36.18 \$45.42 \$51.65 \$43.47 \$54.25 \$61.30 \$88.12 \$87.51 \$10.021 \$57.95 \$77.35 \$86.27 \$101.66 \$3 \$22.43 \$30.94 \$35.29 \$40.03 \$50.30 \$57.10 \$45.86 \$57.21 \$65.74 \$73.54 \$94.24 \$107.82 \$62.15 \$78.55 \$92.79 \$107.86 \$67.78 \$79.85 \$73.37 \$93.86 \$43.90 \$55.18 \$82.65 \$43.89 \$80.34 \$70.15 \$79.37 \$101.50 \$116.01 \$66.67 \$84.10 \$99.22 \$110.66 \$30.27 \$36.75 \$42.05 \$47.74 \$60.05 \$68.20 \$551.02 \$83.65 \$76.53 \$85.67 \$101.09 \$124.83 \$71.50 \$90.04 \$101.61 \$122.77 \$66.65 \$32.69 \$39.67 \$45.46 \$51.62 \$64.93 \$77.37 \$53.77 \$96.713 \$87.10 \$98.20 \$112.60 \$97.00 \$13.49 \$101.00 \$13.49 \$101.00 \$13.49 \$101.00 \$13.49 \$101.00 \$13.49 \$101.00 \$13.49 \$101.00 \$13.49 \$101.00 \$13.49 \$101.00 \$13.49 \$101.00 \$13.49 \$101.00 \$101.00 \$13.49 \$101.00 \$13.49 \$101.00 \$101.00 \$13.49 \$101.00 \$101.0														\$88.33	\$113.70	\$129.99	59
62 \$23.01 \$27.90 \$31.87 \$36.18 \$45.42 \$51.88 \$43.47 \$54.26 \$61.30 \$86.12 \$87.51 \$100.21 \$57.95 \$73.35 \$86.77 \$101.10 \$45.86 \$57.21 \$65.74 \$73.54 \$94.24 \$107.82 \$62.15 \$78.55 \$92.79 \$101.60 \$62.85 \$78.55 \$92.79 \$107.60 \$94.80 \$92.22 \$115.00 \$65.74 \$73.54 \$94.24 \$107.82 \$62.15 \$78.55 \$92.79 \$107.60 \$96.67 \$94.00 \$96.20 \$115.00 \$96.20 \$94.00 \$90.20 \$115.00 \$96.20 \$94.00 \$90.20 \$115.00 \$96.20 \$94.00 \$90.20 \$115.00 \$96.20 \$94.00 \$90.20 \$115.00 \$96.20 \$94.00 \$90.20 \$115.00 \$96.20 \$94.00 \$90.20 \$115.00 \$96.20 \$94.74 \$90.20 \$94.00 \$90.20 \$105.00 \$94.00 \$90.20 \$115.00 \$96.20 \$105.00 \$96.20 \$107.20 \$96.20 \$107.33 \$121.25 \$97.20 \$107.20 \$107.20 \$10.															\$119.14 \$124.86	\$136.32 \$142.93	60 61
64 \$27.85 \$33.79 \$38.68 \$43.90 \$55.18 \$62.65 \$48.38 \$80.34 \$70.51 \$79.37 \$101.50 \$116.01 \$66.67 \$84.10 \$99.22 \$115.06 \$30.27 \$36.75 \$42.05 \$47.74 \$60.05 \$68.20 \$51.02 \$63.67 \$75.63 \$85.67 \$109.29 \$124.83 \$71.50 \$90.04 \$101.23 \$127.75 \$66 \$32.69 \$39.67 \$45.46 \$51.62 \$84.93 \$73.76 \$53.79 \$67.13 \$81.15 \$92.46 \$117.69 \$134.30 \$76.70 \$96.40 \$113.49 \$130.95 \$67.83 \$89.95 \$45.65 \$55.45 \$89.80 \$79.26 \$86.74 \$70.76 \$87.04 \$99.86 \$126.75 \$144.50 \$82.20 \$103.20 \$121.34 \$139.76 \$89.99 \$44.65 \$54.43 \$862.55 \$57.076 \$88.55 \$100.40 \$70.37 \$87.91 \$106.15 \$120.99 \$138.89 \$158.05 \$96.2 \$112.66 \$132.62 \$152.11 \$109.40 \$70.37 \$89.94 \$106.15 \$120.99 \$133.11 \$166.71 \$189.04 \$10.44.97 \$165.67 \$10.44 \$14.60 \$10.44 \$10.49 \$1	2	\$45.42	45.42	\$51.58	\$43.47	\$54.25	\$61.30	\$68.12	\$87.51	\$100.21	\$57.95	\$73.35	\$86.77	\$101.10	\$130.91	\$149.88	62
66 \$30.27 \$36.75 \$42.05 \$47.74 \$60.05 \$68.20 \$51.02 \$68.65 \$75.66 \$85.67 \$100.29 \$124.83 \$71.50 \$90.04 \$106.12 \$122.77 \$66.65 \$32.99 \$30.67 \$45.46 \$51.62 \$64.33 \$77.66 \$87.76 \$87.04 \$99.86 \$126.75 \$144.50 \$82.20 \$103.20 \$121.34 \$139.77 \$68.83 \$13.89 \$46.52 \$55.67 \$63.12 \$79.16 \$88.83 \$63.17 \$78.87 \$96.12 \$109.86 \$126.75 \$144.50 \$82.20 \$103.20 \$121.34 \$139.77 \$69 \$44.65 \$54.43 \$62.55 \$70.76 \$88.65 \$70.76 \$89.83 \$70.77 \$78.87 \$96.12 \$109.86 \$126.75 \$144.50 \$82.20 \$103.20 \$121.34 \$139.77 \$69 \$44.65 \$54.43 \$62.55 \$70.76 \$88.55 \$100.40 \$70.37 \$87.91 \$106.15 \$120.96 \$152.14 \$172.85 \$97.86 \$120.02 \$144.97 \$105.66 \$109.40 \$109.47 \$109.80 \$109.40 \$109.47 \$109.80 \$109.47 \$109.80 \$109.40 \$109.47 \$109.80 \$109.47 \$109.80 \$109.40 \$109.47 \$109.80 \$109.40 \$109.47 \$109.80 \$109.40 \$109.47 \$109.80 \$109.40 \$109.47 \$109.80 \$109.47 \$109.80 \$109.40 \$109.47 \$109.80 \$109.40 \$109.47 \$109.80 \$109.40 \$109.47 \$109.80 \$109.40															\$139.19	\$159.20	63 64
66 \$32.69 \$39.67 \$45.46 \$51.62 \$64.93 \$73.76 \$53.79 \$67.13 \$81.15 \$92.46 \$117.69 \$134.30 \$76.70 \$96.40 \$113.49 \$139.95 \$135.11 \$42.61 \$48.85 \$55.46 \$68.80 \$79.26 \$65.74 \$70.6 \$97.66 \$87.04 \$99.86 \$126.75 \$144.50 \$82.20 \$103.20 \$132.20 \$121.34 \$139.95 \$121.69 \$44.65 \$54.43 \$62.55 \$70.76 \$88.85.5 \$100.40 \$70.37 \$87.91 \$106.15 \$120.96 \$152.14 \$172.85 \$97.68 \$123.20 \$144.97 \$105.66 \$194.45 \$194.65 \$194.45 \$															\$148.02 \$157.42	\$169.08 \$179.61	65
68														\$130.99	\$167.42	\$190.78	66
69   \$44.65   \$54.43   \$62.55   \$70.76   \$88.55   \$100.40   \$70.37   \$87.91   \$10.61.5   \$120.96   \$162.14   \$172.85   \$97.68   \$123.02   \$144.97   \$165.64   \$70.54   \$14.50.29   \$14.97   \$165.64   \$70.54   \$14.50.29   \$14.97   \$165.64   \$70.54   \$14.50.29   \$70.73   \$110.96   \$70.37   \$110.96   \$70.37   \$110.96   \$70.37   \$110.96   \$70.37   \$110.96   \$70.37   \$110.96   \$70.37   \$110.96   \$70.37   \$110.96   \$70.37   \$110.96   \$120.94   \$146.50   \$182.63   \$200.67   \$116.04   \$146.67   \$173.17   \$196.34   \$10.96   \$70.37   \$116.68   \$132.12   \$150.85   \$130.21   \$10.97   \$110.95   \$129.46   \$146.50   \$182.63   \$200.11   \$226.12   \$160.94   \$146.95   \$170.75   \$190.34   \$10.96   \$10.77   \$136.34   \$159.30   \$179.19   \$221.52   \$249.94   \$188.89   \$176.41   \$209.07   \$235.35   \$10.96   \$170.75   \$190.94   \$10.94														\$139.70	\$178.06	\$202.66	67
70         \$49.41         \$60.29         \$69.37         \$78.41         \$97.93         \$110.96         \$78.38         \$88.01         \$117.22         \$133.11         \$166.71         \$189.04         \$106.47         \$134.32         \$158.46         \$189.32           72         \$58.95         \$72.11         \$83.03         \$93.67         \$116.68         \$132.12         \$97.23         \$121.81         \$142.93         \$161.22         \$200.11         \$226.12         \$126.51         \$160.12         \$189.29         \$213.77           73         \$67.52         \$83.03         \$99.98         \$107.90         \$133.37         \$151.20         \$107.71         \$135.43         \$159.30         \$179.19         \$221.52         \$249.94         \$138.89         \$176.41         \$209.07         \$225.57         \$152.47         \$166.41         \$189.29         \$213.77           75         \$84.62         \$104.83         \$121.85         \$136.32         \$167.98         \$189.37         \$132.20         \$167.45         \$197.86         \$221.31         \$271.47         \$305.37         \$167.38         \$214.16         \$255.04         \$286.44         \$164.45         \$162.02         \$227.59         \$300.53         \$337.07         \$201.74         \$260.01         \$311.09         \$4															\$192.82 \$208.82	\$219.08 \$236.79	68 69
73 \$56.52 \$83.03 \$95.8 \$107.90 \$133.79 \$151.20 \$17.71 \$132.8 \$159.30 \$179.91 \$221.52 \$249.4 \$138.89 \$176.41 \$209.07 \$233.77 \$170.77 \$126.80 \$170.77 \$126.80 \$170.79 \$150.50 \$170.77 \$126.80 \$1														\$180.32	\$226.15	\$255.95	70
73         \$67.52         \$83.03         \$95.98         \$107.90         \$133.79         \$151.20         \$107.71         \$135.43         \$159.30         \$179.19         \$221.52         \$249.94         \$138.89         \$176.41         \$209.07         \$23.53           75         \$84.62         \$104.83         \$121.85         \$150.52         \$167.98         \$189.37         \$132.20         \$167.45         \$197.86         \$221.31         \$2271.47         \$305.37         \$167.38         \$214.16         \$255.04         \$225.01           76         \$83.20         \$115.76         \$134.79         \$150.55         \$188.05         \$208.46         \$166.45         \$197.36         \$221.31         \$2271.47         \$305.37         \$167.38         \$214.16         \$255.04         \$225.72           78         \$101.77         \$166.86         \$147.71         \$164.78         \$202.15         \$225.53         \$245.96         \$300.53         \$337.54         \$183.74         \$255.94         \$281.68         \$314.44         \$235.96         \$306.77         \$166.84         \$177.11         \$164.78         \$207.52         \$166.22         \$207.04         \$221.32         \$253.36         \$339.60         \$330.60         \$232.92         \$222.12         \$222.12         \$222.12														\$196.34	\$244.89	\$276.65	71
76															\$265.21 \$290.88	\$299.04 \$327.50	72 73
76 \$33.0 \$116.76 \$133.77 \$150.56 \$185.05 \$280.846 \$148.45 \$180.20 \$220.53 \$221.31 \$271.47 \$305.37 \$167.38 \$214.16 \$255.04 \$285.44 \$77 \$150.56 \$136.75 \$185.05 \$280.846 \$148.45 \$180.20 \$220.53 \$224.59 \$300.53 \$337.57 \$181.67.38 \$214.16 \$255.04 \$281.68 \$147.71 \$164.78 \$202.17 \$227.52 \$162.22 \$207.01 \$245.75 \$227.35 \$332.65 \$373.07 \$201.74 \$260.01 \$311.09 \$346.25 \$78 \$101.77 \$126.68 \$147.71 \$164.78 \$202.17 \$227.52 \$162.22 \$207.01 \$245.75 \$227.35 \$332.65 \$373.07 \$201.74 \$260.01 \$311.09 \$346.25 \$191.50 \$191.50 \$234.29 \$253.14 \$383.28 \$234.78 \$279.54 \$310.45 \$376.63 \$421.20 \$224.69 \$290.83 \$349.01 \$388.01 \$117.88 \$146.85 \$171.82 \$191.50 \$234.29 \$253.14 \$383.28 \$234.78 \$279.54 \$310.45 \$376.63 \$421.20 \$224.69 \$290.83 \$349.01 \$388.01 \$181.34 \$1767.06 \$195.94 \$261.85 \$262.51 \$266.45 \$289.875 \$207.12 \$263.13 \$318.00 \$352.61 \$426.43 \$475.55 \$250.23 \$325.28 \$391.57 \$434.78 \$279.54 \$313.41 \$167.06 \$195.96 \$234.29 \$231.58 \$234.29 \$270.12 \$263.13 \$318.00 \$352.61 \$426.43 \$475.55 \$250.23 \$325.28 \$391.57 \$434.78 \$279.54 \$313.41 \$177.12 \$208.03 \$231.58 \$234.25 \$316.57 \$220.18 \$283.67 \$339.13 \$375.80 \$453.75 \$505.30 \$264.03 \$344.08 \$414.76 \$460.15 \$315.69 \$190.50 \$224.69 \$240.40 \$304.12 \$344.08 \$241.60 \$23.97 \$301.88 \$361.30 \$400.25 \$482.81 \$537.16 \$279.22 \$364.42 \$439.80 \$448.38 \$315.00 \$460.25 \$460.25 \$364.25									<b></b>					\$235.39	\$319.07	\$358.69	74
77	8	\$167.98	67.98	\$189.37	\$132.20	\$167.45	\$197.86	\$221.31	\$271.47	\$305.37	\$167.38	\$214.16	\$255.04	\$285.48	\$349.98	\$392.84	75
78 \$109.67 \$136.77 \$159.76 \$178.16 \$218.21 \$245.36 \$177.24 \$220.45 \$262.11 \$291.32 \$353.96 \$396.40 \$212.92 \$274.99 \$329.52 \$366.55 \$79 \$117.68 \$178.26 \$171.82 \$191.50 \$234.29 \$263.14 \$183.28 \$234.78 \$279.54 \$310.45 \$376.63 \$421.20 \$224.69 \$290.83 \$349.01 \$388.01 \$165.75 \$185.89 \$109.50 \$294.99 \$329.52 \$366.55 \$183.28 \$234.78 \$279.54 \$310.45 \$376.63 \$421.20 \$224.69 \$290.83 \$349.01 \$388.01 \$165.75 \$183.28 \$204.89 \$204.80 \$250.37 \$280.96 \$198.48 \$250.05 \$298.14 \$330.88 \$401.07 \$447.56 \$237.11 \$307.57 \$369.68 \$410.70 \$183.24 \$167.06 \$195.94 \$218.21 \$266.45 \$298.75 \$207.12 \$266.31 \$318.00 \$352.61 \$426.43 \$475.55 \$250.23 \$325.28 \$391.57 \$434.75 \$447.56 \$237.17 \$200.03 \$231.58 \$282.52 \$316.57 \$220.18 \$283.75 \$393.13 \$375.80 \$453.75 \$505.30 \$264.03 \$344.08 \$441.47 \$447.66 \$187.40 \$447.56 \$237.17 \$200.03 \$231.58 \$240.13 \$240.48 \$249.40 \$304.12 \$340.48 \$233.97 \$301.88 \$361.30 \$400.25 \$482.81 \$537.16 \$279.22 \$364.42 \$439.80 \$487.85 \$447.66 \$187.40 \$247.40														\$314.40	\$383.89 \$421.03	\$430.23 \$471.21	76 77
79 \$117.58 \$148.85 \$171.82 \$191.50 \$224.29 \$263.14 \$183.28 \$224.78 \$279.54 \$310.45 \$376.63 \$421.20 \$224.69 \$290.83 \$349.01 \$388.01 \$388.01 \$315.47 \$156.95 \$183.89 \$204.86 \$250.37 \$280.96 \$194.83 \$250.05 \$298.14 \$330.88 \$400.74 \$475.55 \$250.23 \$325.28 \$391.57 \$434.75 \$205.35 \$250.23 \$325.28 \$391.57 \$434.75 \$205.35 \$250.23 \$325.28 \$391.57 \$434.75 \$205.35 \$250.23 \$325.28 \$391.57 \$434.75 \$205.35 \$250.23 \$325.28 \$391.57 \$434.75 \$205.35 \$250.23 \$325.28 \$391.57 \$434.75 \$205.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.25 \$250.23 \$325.28 \$391.57 \$434.75 \$250.35 \$250.25 \$250.23 \$325.28 \$391.57 \$434.75 \$250.25 \$250.23 \$325.28 \$391.57 \$434.75 \$250.25 \$25														\$346.28	\$444.96	\$471.21	78
81   \$133.41   \$167.06   \$195.94   \$218.21   \$266.45   \$298.75   \$207.12   \$266.31   \$318.00   \$352.61   \$426.43   \$475.55   \$250.23   \$325.28   \$391.57   \$434.75   \$434.75   \$434.75   \$434.77   \$	9	\$234.29	34.29	\$263.14	\$183.28	\$234.78	\$279.54	\$310.45	\$376.63	\$421.20	\$224.69	\$290.83	\$349.01	\$388.01	\$470.25	\$524.87	79
82 \$141.31 \$177.12 \$208.03 \$231.58 \$282.52 \$316.57 \$220.18 \$238.67 \$339.13 \$375.80 \$453.75 \$505.20 \$264.03 \$344.08 \$414.76 \$466.15 \$151.69 \$190.50 \$224.08 \$254.94 \$340.48 \$233.97 \$301.88 \$361.30 \$400.25 \$482.81 \$5371.6 \$270.22 \$364.02 \$439.80 \$447.78 \$460.15 \$470.25 \$47														\$410.70	\$497.01	\$553.93	80
84 \$161.69 \$190.50 \$224.08 \$249.40 \$304.12 \$340.48 \$233.97 \$301.88 \$361.30 \$400.25 \$482.81 \$537.16 \$279.22 \$364.42 \$439.80 \$487.80 \$48															\$525.25 \$555.14	\$584.58 \$616.99	81 82
84   \$162.09   \$203.87   \$240.13   \$267.27   \$326.72   \$326.72   \$324.67   \$321.27   \$384.49   \$426.25   \$513.73   \$571.03   \$295.26   \$385.95   \$466.37   \$571.14   \$571.24   \$217.24   \$251.27   \$285.15   \$347.30   \$388.32   \$248.67   \$321.27   \$384.89   \$426.25   \$513.73   \$571.03   \$295.26   \$385.95   \$466.37   \$571.14   \$571.24   \$217.24   \$														\$487.83	\$588.04	\$653.00	83
86 \$182.82 \$230.59 \$272.22 \$302.98 \$388.94 \$412.27 \$280.85 \$363.85 \$436.84 \$483.49 \$581.64 \$645.32 \$330.20 \$432.91 \$524.43 \$581.17 \$193.20 \$243.97 \$288.26 \$320.85 \$390.53 \$436.17 \$298.47 \$387.19 \$465.41 \$514.90 \$618.88 \$685.27 \$349.16 \$458.48 \$555.06 \$618.17 \$298.47 \$387.19 \$465.41 \$514.90 \$618.88 \$685.97 \$349.16 \$458.48 \$556.06 \$616.11 \$882.20 \$203.03 \$256.25 \$302.91 \$337.24 \$410.66 \$458.72 \$311.28 \$403.73 \$485.44 \$537.13 \$465.49 \$715.90 \$342.78 \$476.38 \$577.97 \$640.55 \$491.26 \$458.20 \$459.20 \$45				\$364.42			\$384.91	\$426.25	\$513.73	\$571.03		\$385.95	\$466.37	\$517.14	\$622.90	\$691.10	84
87   \$193.20														\$548.23	\$659.82 \$698.92	\$731.40 \$774.05	85 86
88 \$203.03 \$256.25 \$302.91 \$337.24 \$410.66 \$458.72 \$311.28 \$403.73 \$485.44 \$537.13 \$645.89 \$715.90 \$362.78 \$476.38 \$577.97 \$640.52 \$405.79 \$405.20 \$40														\$616.11	\$740.29	\$819.16	87
90 \$222.63 \$280.79 \$332.19 \$369.97 \$450.97 \$503.83 \$338.59 \$438.91 \$528.09 \$584.52 \$703.45 \$779.71 \$391.67 \$514.26 \$624.39 \$692.31 \$232.44 \$293.06 \$346.85 \$3846.85 \$3868.66 \$471.14 \$526.38 \$335.14 \$457.66 \$550.79 \$609.76 \$734.11 \$813.73 \$406.97 \$534.33 \$848.97 \$719.77 \$79.77	6	\$410.66	10.66	\$458.72	\$311.28	\$403.73	\$485.44	\$537.13	\$645.89	\$715.90	\$362.78	\$476.38	\$577.97	\$640.52	\$770.07	\$852.21	88
91 \$232.44 \$293.06 \$346.85 \$386.36 \$471.14 \$526.38 \$353.14 \$457.66 \$550.79 \$609.74 \$734.11 \$813.73 \$406.97 \$534.33 \$648.97 \$719.75 \$92 \$242.22 \$305.33 \$361.46 \$402.73 \$491.27 \$548.94 \$368.27 \$477.19 \$574.49 \$636.06 \$766.13 \$849.27 \$422.84 \$555.14 \$674.55 \$748.26 \$93 \$248.80 \$313.35 \$370.89 \$413.30 \$504.41 \$563.55 \$376.66 \$467.54 \$586.83 \$649.94 \$782.88 \$867.61 \$431.05 \$565.44 \$686.96 \$762.24 \$94 \$255.34 \$321.34 \$380.29 \$423.86 \$517.50 \$578.08 \$385.23 \$498.11 \$599.42 \$663.92 \$800.00 \$886.36 \$499.45 \$676.19 \$431.05 \$565.44 \$686.96 \$766.45 \$949.45 \$940.94 \$766.94 \$940.94 \$766.94 \$940.94					+ ··- ·					4			+	\$665.91	\$801.05	\$886.61	89
92 \$242.22 \$305.33 \$361.46 \$402.73 \$491.27 \$548.94 \$368.27 \$477.19 \$574.49 \$636.06 \$766.13 \$849.27 \$422.84 \$555.14 \$674.55 \$748.26 \$93 \$248.80 \$313.35 \$370.89 \$413.30 \$504.41 \$563.53 \$376.66 \$487.54 \$586.83 \$649.84 \$782.88 \$867.61 \$431.05 \$565.44 \$686.96 \$762.24 \$955.34 \$321.34 \$380.29 \$423.86 \$517.50 \$578.08 \$385.23 \$498.11 \$599.42 \$663.92 \$800.00 \$886.36 \$439.45 \$575.95 \$699.60 \$776.44 \$95 \$261.89 \$329.32 \$389.72 \$434.42 \$530.59 \$592.63 \$394.01 \$508.93 \$612.29 \$678.29 \$817.49 \$905.54 \$448.02 \$586.65 \$712.47 \$799.93															\$833.29 \$866.80	\$922.39 \$959.62	90 91
93 \$248.80 \$313.35 \$370.89 \$413.30 \$504.41 \$563.53 \$376.66 \$487.54 \$586.83 \$649.84 \$782.88 \$867.61 \$431.05 \$565.44 \$686.96 \$782.21 \$94 \$255.34 \$321.34 \$380.29 \$423.86 \$517.50 \$578.08 \$385.23 \$498.11 \$599.42 \$663.92 \$800.00 \$886.36 \$439.45 \$575.95 \$699.60 \$776.44 \$95 \$261.89 \$329.32 \$389.72 \$434.42 \$530.59 \$592.63 \$394.01 \$508.93 \$612.29 \$678.29 \$817.49 \$905.54 \$448.02 \$586.65 \$712.47 \$799.93														\$748.26	\$901.69	\$998.35	92
95 \$261.89 \$329.32 \$389.72 \$434.42 \$530.59 \$592.63 \$394.01 \$508.93 \$612.29 \$678.29 \$817.49 \$905.54 \$448.02 \$586.65 \$712.47 \$790.92				\$563.53	\$376.66	\$487.54	\$586.83	\$649.84	\$782.88	\$867.61	\$431.05	\$565.44	\$686.96	\$762.20	\$918.84	\$1,017.07	93
														\$776.44		\$1,036.10 \$1,055.48	94 95
		\$530.59 \$543.72		\$592.63 \$607.21	\$394.01 \$402.97	\$508.93 \$519.95	\$612.29 \$625.46	\$678.29 \$692.98	\$817.49 \$835.38	\$905.54 \$925.11	\$448.02 \$456.74	\$586.65 \$597.53	\$712.47 \$725.60	\$805.68		\$1,055.48 \$1.075.25	95 96
97 \$274.99 \$345.32 \$408.50 \$455.57 \$556.81 \$621.76 \$412.20 \$531.27 \$638.87 \$708.04 \$853.63 \$945.10 \$465.63 \$608.63 \$738.95 \$820.73	1	\$556.81	56.81	\$621.76	\$412.20	\$531.27	\$638.87	\$708.04	\$853.63	\$945.10	\$465.63	\$608.63	\$738.95	\$820.73	\$990.66	\$1,095.39	97
														\$836.07	\$1,009.45		98
														\$851.69 \$867.58	\$1,028.59 \$1,048.08		99 100+

					Annual Prer	mium per \$3	00 Monthly I			% Phase 2 I y EP - 80%			% Cumulativ	ve Increase)					
Issue			Future Purc	hase Option						pound Inflati				Aı	uto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$37.53 \$37.80	\$45.69 \$46.09	\$52.50 \$52.90	\$57.97 \$58.52	\$70.27 \$70.80	\$78.68 \$79.35	\$57.97 \$58.92	\$71.19 \$72.27	\$82.56 \$83.89	\$93.12 \$94.71	\$115.82 \$117.82	\$132.39 \$134.65	\$109.01 \$110.34	\$135.73 \$137.32	\$158.71 \$160.57	\$181.94 \$184.21	\$230.43 \$233.38	\$261.43 \$264.76	25 26
27	\$38.07	\$46.35	\$53.16	\$58.92	\$71.47	\$80.01	\$59.85	\$73.47	\$85.23	\$96.32	\$117.82	\$136.93	\$111.67	\$138.93	\$162.45	\$186.48	\$236.31	\$268.10	27
28	\$38.20	\$46.62	\$53.57	\$59.31	\$72.01	\$80.55	\$60.78	\$74.67	\$86.56	\$97.91	\$121.83	\$139.34	\$113.01	\$140.53	\$164.44	\$188.76	\$239.25	\$271.57	28
29	\$38.48	\$46.89	\$53.97	\$59.72	\$72.55	\$81.21	\$61.71	\$75.88	\$87.89	\$99.53	\$123.97	\$141.72	\$114.35	\$142.27	\$166.45	\$191.03	\$242.33	\$275.04	29
30 31	\$38.61 \$38.87	\$47.16 \$47.55	\$54.36 \$54.77	\$60.25 \$60.64	\$73.07 \$73.60	\$81.90 \$82.56	\$62.66 \$63.59	\$77.08 \$78.28	\$89.38 \$90.84	\$101.12 \$102.86	\$126.10 \$128.24	\$144.13 \$146.54	\$115.69 \$117.02	\$144.00 \$145.75	\$168.44 \$170.46	\$193.30 \$195.70	\$245.39 \$248.46	\$278.52 \$282.13	30 31
32	\$39.01	\$47.82	\$55.03	\$61.05	\$74.14	\$83.23	\$64.52	\$79.49	\$92.31	\$104.59	\$130.38	\$149.08	\$117.02	\$147.48	\$170.46	\$198.10	\$251.54	\$285.75	32
33	\$39.28	\$48.08	\$55.44	\$61.45	\$74.80	\$83.89	\$65.46	\$80.69	\$93.78	\$106.34	\$132.65	\$151.61	\$119.69	\$149.22	\$174.59	\$200.51	\$254.74	\$289.34	33
34	\$39.41	\$48.36	\$55.85	\$61.99	\$75.35	\$84.56	\$66.40	\$81.90	\$95.25	\$108.06	\$134.92	\$154.15	\$121.15	\$150.95	\$176.74	\$202.92	\$257.95	\$293.08	34
35 36	\$39.68 \$40.07	\$48.76 \$49.29	\$56.24 \$56.90	\$62.39 \$63.18	\$75.88 \$76.95	\$85.09 \$86.30	\$67.32 \$68.53	\$83.23 \$84.82	\$96.84 \$98.73	\$109.81 \$112.08	\$137.32 \$140.26	\$156.83 \$160.17	\$122.64 \$124.23	\$152.82 \$154.83	\$178.87 \$181.27	\$205.46 \$208.25	\$261.15 \$264.76	\$296.96 \$301.24	35 36
37	\$40.48	\$49.83	\$57.71	\$63.99	\$78.01	\$87.63	\$69.86	\$86.43	\$100.72	\$114.35	\$143.21	\$163.50	\$125.84	\$156.96	\$183.68	\$211.19	\$268.50	\$305.50	37
38	\$40.88	\$50.36	\$58.37	\$64.78	\$79.09	\$88.84	\$71.19	\$88.17	\$102.73	\$116.62	\$146.15	\$166.98	\$127.57	\$159.10	\$186.22	\$214.14	\$272.25	\$309.91	38
39	\$41.27	\$51.03	\$59.05	\$65.73	\$80.15	\$90.04	\$72.55	\$89.90	\$104.73	\$119.03	\$149.22	\$170.46	\$129.32	\$161.24	\$188.76	\$217.07	\$276.12	\$314.33	39
40 41	\$41.67 \$42.09	\$51.56 \$52.11	\$59.85 \$60.51	\$66.53 \$67.32	\$81.21 \$82.29	\$91.23 \$92.44	\$73.88 \$75.22	\$91.63 \$93.38	\$106.87 \$109.01	\$121.43 \$123.83	\$152.30 \$155.50	\$174.06 \$177.66	\$131.04 \$132.78	\$163.37 \$165.52	\$191.29 \$193.83	\$220.01 \$223.09	\$279.99 \$283.87	\$318.86 \$323.41	40 41
42	\$42.48	\$52.11	\$61.31	\$68.12	\$83.36	\$93.64	\$76.68	\$95.25	\$111.14	\$126.37	\$155.50	\$177.00	\$134.52	\$167.78	\$196.50	\$226.16	\$287.87	\$328.08	42
43	\$42.88	\$53.31	\$61.99	\$69.07	\$84.43	\$94.84	\$78.14	\$97.12	\$113.28	\$128.91	\$162.04	\$185.14	\$136.39	\$170.05	\$199.18	\$229.24	\$291.87	\$332.76	43
44	\$43.29	\$53.83	\$62.66	\$69.86	\$85.50	\$96.18	\$79.62	\$98.99	\$115.56	\$131.57	\$165.39	\$189.02	\$138.26	\$172.33	\$201.84	\$232.44	\$296.03	\$337.57	44
45 46	\$43.68 \$44.48	\$54.36 \$55.57	\$63.45 \$64.78	\$70.66 \$72.27	\$86.56 \$88.57	\$97.38 \$99.79	\$81.08 \$84.16	\$100.86 \$104.73	\$117.82 \$121.97	\$134.26 \$138.26	\$168.99 \$173.26	\$192.90 \$197.84	\$140.13 \$142.41	\$174.72 \$177.53	\$204.51 \$207.86	\$235.65 \$239.53	\$300.30 \$305.24	\$342.10 \$347.85	45 46
46	\$44.48 \$45.29	\$56.64	\$66.26	\$73.88	\$90.71	\$102.07	\$87.36	\$104.73	\$121.97	\$138.26	\$173.26	\$202.92	\$142.41	\$177.53	\$207.86	\$239.53	\$305.24	\$353.60	46
48	\$46.09	\$57.71	\$67.60	\$75.48	\$92.71	\$104.46	\$90.71	\$112.88	\$130.65	\$146.67	\$182.22	\$208.12	\$146.94	\$183.28	\$214.53	\$247.40	\$315.52	\$359.48	48
49	\$46.89	\$58.92	\$69.07	\$77.08	\$94.84	\$106.87	\$94.17	\$117.15	\$135.18	\$151.09	\$186.89	\$213.47	\$149.22	\$186.22	\$218.01	\$251.41	\$320.74	\$365.49	49
50 51	\$47.69 \$48.50	\$59.98 \$61.05	\$70.40 \$71.87	\$78.82 \$80.42	\$96.99 \$98.99	\$109.27 \$111.67	\$97.78 \$101.52	\$121.69 \$126.37	\$139.87 \$144.80	\$155.63 \$160.30	\$191.69 \$196.64	\$218.96 \$224.55	\$151.61 \$154.02	\$189.16 \$192.24	\$221.47 \$225.08	\$255.55 \$259.69	\$326.08 \$331.42	\$371.62 \$377.77	50 51
52	\$49.16	\$62.26	\$71.87	\$82.03	\$101.12	\$111.67	\$101.52	\$126.37	\$144.80	\$165.11	\$201.71	\$224.55	\$154.02	\$192.24	\$225.08	\$259.69	\$336.90	\$377.77	52
53	\$49.96	\$63.32	\$74.67	\$83.62	\$103.13	\$116.36	\$109.41	\$136.26	\$155.09	\$170.05	\$206.92	\$236.18	\$158.84	\$198.36	\$232.31	\$268.24	\$342.52	\$390.47	53
54	\$50.77	\$64.38	\$76.01	\$85.23	\$105.27	\$118.77	\$113.54	\$141.46	\$160.57	\$175.12	\$212.27	\$242.20	\$161.37	\$201.58	\$236.05	\$272.65	\$348.25	\$397.01	54
55 56	\$51.56 \$56.51	\$65.46 \$71.06	\$77.47 \$83.49	\$86.83 \$93.91	\$107.27 \$116.36	\$121.15 \$131.44	\$117.41 \$123.04	\$146.81 \$153.89	\$166.32 \$174.20	\$179.94 \$189.16	\$217.47 \$230.70	\$248.33 \$263.56	\$163.91 \$170.72	\$204.64 \$213.47	\$239.79 \$250.47	\$276.79 \$289.62	\$354.00 \$370.96	\$403.56 \$423.20	55 56
57	\$61.58	\$76.68	\$89.51	\$100.86	\$125.44	\$131.44	\$128.91	\$161.24	\$174.20	\$198.91	\$230.70	\$279.73	\$170.72	\$222.68	\$261.69	\$302.97	\$388.73	\$443.77	57
58	\$66.53	\$82.29	\$95.51	\$107.80	\$134.39	\$152.16	\$135.18	\$168.99	\$191.16	\$209.20	\$259.56	\$296.82	\$185.14	\$232.31	\$273.45	\$317.00	\$407.43	\$465.40	58
59	\$71.47	\$87.89	\$101.65	\$114.87	\$143.47	\$162.58	\$141.72	\$177.13	\$200.24	\$220.01	\$275.31	\$314.99	\$192.76	\$242.33	\$285.75	\$331.68	\$426.93	\$488.11	59
60 61	\$76.55 \$81.48	\$93.51 \$99.12	\$107.67 \$113.69	\$121.83 \$128.78	\$152.56 \$161.50	\$173.00 \$183.28	\$148.54 \$155.76	\$185.69 \$194.63	\$209.73 \$219.75	\$231.36 \$243.25	\$292.01 \$309.78	\$334.22 \$354.66	\$200.77 \$209.07	\$252.88 \$263.82	\$298.55 \$311.92	\$347.05 \$363.09	\$447.37 \$468.88	\$511.90 \$536.75	60 61
62	\$86.43	\$104.73	\$119.69	\$135.86	\$170.59	\$193.70	\$163.24	\$203.72	\$230.16	\$255.82	\$328.61	\$376.31	\$217.60	\$275.44	\$325.82	\$379.65	\$491.59	\$562.79	62
63	\$95.51	\$115.82	\$132.52	\$150.28	\$188.89	\$214.40	\$172.19	\$214.80	\$246.86	\$276.12	\$353.87	\$404.89	\$233.38	\$294.95	\$348.38	\$405.02	\$522.72	\$597.78	63
64	\$104.59	\$126.91	\$145.20	\$164.84	\$207.19	\$235.24	\$181.67	\$226.56	\$264.76	\$298.02	\$381.12	\$435.61	\$250.34	\$315.80	\$372.57	\$432.14	\$555.84	\$634.92	64
65 66	\$113.69 \$122.77	\$137.98 \$148.95	\$157.89 \$170.72	\$179.28 \$193.83	\$225.50 \$243.79	\$256.08 \$276.93	\$191.55 \$201.97	\$238.99 \$252.07	\$284.00 \$304.70	\$321.66 \$347.18	\$410.38 \$441.89	\$468.74 \$504.28	\$268.50 \$288.00	\$338.10 \$362.01	\$398.48 \$426.14	\$461.00 \$491.85	\$591.11 \$628.64	\$674.47 \$716.42	65 66
67	\$131.85	\$160.04	\$183.41	\$208.25	\$262.09	\$297.63	\$213.07	\$265.71	\$326.89	\$374.97	\$475.97	\$542.61	\$308.70	\$387.53	\$455.65	\$524.58	\$668.59	\$761.04	67
68	\$149.75	\$182.22	\$209.07	\$236.98	\$297.22	\$337.30	\$237.25	\$296.16	\$360.94	\$412.64	\$521.51	\$593.52	\$336.50	\$423.06	\$498.00	\$571.21	\$724.03	\$822.60	68
69 70	\$167.65	\$204.38	\$234.84	\$265.71	\$332.50	\$376.98	\$264.23	\$330.09	\$398.61	\$454.19	\$571.34	\$649.08	\$366.83	\$461.93	\$544.36	\$621.96	\$784.15	\$889.13	69
70	\$185.56 \$203.45	\$226.42 \$248.60	\$260.49 \$286.14	\$294.42 \$323.02	\$367.75 \$403.03	\$416.65 \$456.32	\$294.28 \$327.81	\$368.03 \$410.23	\$440.17 \$486.12	\$499.87 \$550.10	\$625.97 \$685.82	\$709.87 \$776.38	\$399.82 \$435.74	\$504.42 \$550.77	\$594.98 \$650.29	\$677.14 \$737.25	\$849.19 \$919.59	\$961.14 \$1,038.88	70 71
72	\$221.34	\$270.78	\$311.78	\$351.73	\$438.15	\$496.13	\$365.08	\$457.39	\$536.75	\$605.40	\$751.41	\$849.06	\$475.02	\$601.26	\$710.80	\$802.57	\$995.86		72
73	\$253.54	\$311.78	\$360.42	\$405.15	\$502.40	\$567.73	\$404.49	\$508.55	\$598.19	\$672.86	\$831.83	\$938.56	\$521.51	\$662.44	\$785.07	\$883.93	\$1,092.31	\$1,229.77	73
74 75	\$285.60 \$317.79	\$352.67 \$393.68	\$409.02 \$457.52	\$458.59 \$511.90	\$566.53 \$630.78	\$639.46 \$711.07	\$448.04 \$496.41	\$565.46 \$628.78	\$666.72 \$742.98	\$747.80 \$831.03	\$920.80 \$1,019.38	\$1,037.42 \$1,146.68	\$572.54 \$628.51	\$729.91 \$804.18	\$867.10 \$957.67	\$973.42 \$1,072.02	\$1,198.12	\$1,346.93 \$1,475.18	74 75
75 76	\$350.00	\$434.68	\$457.52 \$506.15	\$565.32	\$694.90	\$711.07	\$549.97	\$699.17	\$828.09	\$923.60	\$1,019.38	\$1,146.68	\$689.96	\$886.06	\$1.057.73	\$1,072.02	\$1,314.20		75 76
77	\$382.18	\$475.68	\$554.64	\$618.76	\$759.15	\$854.40	\$609.14	\$777.33	\$922.79	\$1,026.45	\$1,249.15	\$1,400.89	\$757.56	\$976.36	\$1,168.20	\$1,300.30	\$1,580.96	\$1,769.46	77
78	\$411.84	\$513.63	\$599.93	\$668.99	\$819.40	\$921.33	\$647.48	\$827.83	\$984.25	\$1,093.93	\$1,329.16	\$1,488.53	\$799.49	\$1,032.60	\$1,237.39	\$1,376.45			78
79 80	\$441.50 \$471.15	\$551.43 \$589.37	\$645.21 \$690.50	\$719.08 \$769.31	\$879.78 \$940.17	\$988.12 \$1,055.04	\$688.23 \$731.64	\$881.65 \$938.96	\$1,049.70 \$1,119.57	\$1,165.79 \$1,242.46	\$1,414.25 \$1.504.83	\$1,581.64 \$1,680.61	\$843.72 \$890.34	\$1,092.05 \$1,154.97	\$1,310.58 \$1.388.21	\$1,456.99 \$1,542.23			79 80
81	\$500.94	\$627.31	\$735.78	\$819.40		\$1,055.04	\$777.73	\$1,000.01	\$1,119.57		\$1,601.27		\$939.63	\$1,134.97					81
82	\$530.60	\$665.12	\$781.20	\$869.63	\$1,060.93	\$1,188.77	\$826.76	\$1,065.20	\$1,273.45	\$1,411.19	\$1,703.87	\$1,897.42	\$991.46	\$1,292.03	\$1,557.46	\$1,728.03	\$2,084.58	\$2,316.89	82
83	\$569.61	\$715.34	\$841.45	\$936.55		\$1,278.53	\$878.58		\$1,356.67			\$2,017.11	\$1,048.50	\$1,368.43		\$1,831.84			83
84 85	\$608.61 \$647.61	\$765.57 \$815.66	\$901.69 \$961.94	\$1,003.62 \$1,070.69		\$1,368.43 \$1,458.20	\$933.76 \$992.40	\$1,206.39 \$1,283.88	\$1,445.38 \$1,539.82	\$1,600.60 \$1,704.66	\$1,929.09 \$2,052.66	\$2,144.29 \$2,279.49	\$1,108.75 \$1,172.47	\$1,449.25 \$1,534.89	\$1,751.28 \$1,857.09	\$1,941.91 \$2,058.66	\$2,339.05 \$2,477.72		84 85
86	\$686.50		\$1,022.19	\$1,137.74		\$1,548.11	\$1,054.65	\$1,366.30	\$1,640.41	\$1,815.55	\$2,184.09	\$2,423.22	\$1,239.92		\$1,969.30	\$2,030.00	\$2,624.52		86
87	\$725.49		\$1,082.43	\$1,204.80		\$1,637.87	\$1,120.78	\$1,453.93	\$1,747.68	\$1,933.49	\$2,323.96	\$2,575.89	\$1,311.13	\$1,721.63	\$2,088.05		\$2,779.88	\$3,076.04	87
88 89	\$762.37 \$799.23		\$1,137.48 \$1,192.50	\$1,266.38 \$1,327.83	\$1,542.10	\$1,722.57	\$1,168.86 \$1,219.09	\$1,516.04 \$1.580.70	\$1,822.89 \$1,901.30	\$2,016.98 \$2,104.08	\$2,425.35 \$2,531.16	\$2,688.25	\$1,362.30	\$1,788.83 \$1.858.56	\$2,170.34 \$2,255.83	\$2,405.18 \$2,500.56	\$2,891.69 \$3.008.05	\$3,200.13	88 89
90 90	\$799.23 \$835.97	\$1,008.29 \$1,054.38	\$1,192.50 \$1.247.41	\$1,327.83 \$1.389.28	\$1,617.84 \$1.693.44	\$1,807.26 \$1.891.96	\$1,219.09 \$1,271.46	\$1,580.70 \$1,648.16	\$1,901.30 \$1.983.06	\$2,104.08 \$2,194.92	\$2,531.16 \$2,641.50	\$2,805.53 \$2,927.90	\$1,415.46 \$1,470.76	\$1,858.56 \$1,931.08	\$2,255.83 \$2,344.66	\$2,500.56 \$2,599.67	\$3,008.05 \$3,129.07	+-,	89 90
91			\$1,302.44	\$1,450.86		\$1,976.65	\$1,326.08	\$1,718.56	\$2,068.28	\$2,194.92			\$1,528.21	\$2,006.43	\$2,436.97	\$2,702.67	\$3,254.91		91
92	\$909.57	\$1,146.55	\$1,357.35	\$1,512.30	\$1,844.79	\$2,061.33	\$1,382.87	\$1,791.90	\$2,157.25	\$2,388.49	\$2,876.86	\$3,189.05	\$1,587.77	\$2,084.58	\$2,533.01	\$2,809.81	\$3,385.95	\$3,748.91	92
93	+ ··	+ .,	\$1,392.74	\$1,551.98	\$1,894.09	\$2,116.11	\$1,414.39	\$1,830.76	\$2,203.61	\$2,440.19	\$2,939.78	\$3,257.99	\$1,618.64	\$2,123.32	\$2,579.63	\$2,862.17	\$3,450.34	+-,	93
94 95			\$1,428.02 \$1.463.41	\$1,591.66 \$1.631.32		\$2,170.74 \$2,225.38			\$2,250.89 \$2,299.24	\$2,493.08	\$3,004.05 \$3,069.76	\$3,328.38 \$3,400.38	\$1,650.17 \$1.682.36	\$2,162.73 \$2,202.94	\$2,627.06 \$2.675.42	\$2,915.61	\$3,515.93 \$3,582.72		94 95
95 96	\$983.44		\$1,463.41	\$1,631.32 \$1.671.00	\$1,992.41 \$2.041.70	\$2,225.38 \$2,280.15	\$1,479.58 \$1.513.24	\$1,911.05 \$1.952.47	\$2,299.24	\$2,547.05	\$3,069.76	\$3,400.38 \$3,473.86	\$1,682.36 \$1.715.09	\$2,202.94	\$2,675.42	\$2,969.97	\$3,582.72 \$3,650.85		95 96
97			\$1,533.94	\$1,710.68	\$2,090.86	\$2,334.78		\$1,994.94		\$2,658.72	\$3,205.49		\$1,748.48	\$2,285.48		\$3,081.91	\$3,720.05		97
98			\$1,569.35	\$1,750.35		\$2,389.55	\$1,583.24			\$2,716.43	\$3,275.48		\$1,782.55	\$2,327.96			\$3,790.58		98
99 100+	\$1,081.76				\$2,189.32		\$1,619.44		\$2,502.96	\$2,775.34	\$3,346.95	\$3,703.89	\$1,817.28	\$2,371.25		\$3,198.14			99 100-
100+	\$1,106.34	\$1,386.74	\$1,640.01	\$1,829.71	\$2,238.47	\$2,498.96	\$1,656.45	\$2,127.99	\$2,556.53	\$2,835.59	\$3,420.02	\$3,783.90	\$1,852.68	\$2,415.33	\$2,930.71	\$3,257.85	\$3,935.65	<b>\$4,348.96</b>	100

					Monthly Prem	nium per \$3	00 Monthly B		unt After 109 ve - 90 Day			sulting in 21°	% Cumulativ	e Increase)					
ssue			uture Purch	ase Option		I			o 3% Comp			l			o 5% Comp	ound Inflatio	n		Issi
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year \$5.59	3 Year	4 Year	5 Year	7 Year \$11.20	Lifetime	2 Year \$10.31	3 Year	4 Year \$14.91	5 Year	7 Year \$21.56	Lifetime \$24.45	Ag
25 26	\$3.66 \$3.67	\$4.48 \$4.51	\$5.13 \$5.17	\$5.67 \$5.71	\$6.85 \$6.91	\$7.67 \$7.73	\$5.59 \$5.68	\$6.90 \$7.01	\$7.99 \$8.12	\$9.00 \$9.15	\$11.20 \$11.39	\$12.86 \$13.08	\$10.31 \$10.43	\$12.79 \$12.95	\$14.91 \$15.09	\$17.05 \$17.26	\$21.56 \$21.82	\$24.45 \$24.77	25
27	\$3.71	\$4.54	\$5.20	\$5.75	\$6.96	\$7.79	\$5.76	\$7.12	\$8.25	\$9.30	\$11.58	\$13.30	\$10.55	\$13.10	\$15.27	\$17.47	\$22.11	\$25.08	2
28	\$3.73	\$4.57	\$5.24	\$5.80	\$7.02	\$7.85	\$5.84	\$7.23	\$8.38	\$9.45	\$11.77	\$13.53	\$10.67	\$13.27	\$15.46	\$17.69	\$22.39	\$25.41	2
29	\$3.74	\$4.60	\$5.28	\$5.83	\$7.06	\$7.91	\$5.93	\$7.34	\$8.51	\$9.60	\$11.98	\$13.76	\$10.79	\$13.42	\$15.63	\$17.91	\$22.66	\$25.74	2
30 31	\$3.76 \$3.78	\$4.62 \$4.66	\$5.31 \$5.35	\$5.89 \$5.92	\$7.13 \$7.17	\$7.99 \$8.05	\$6.02 \$6.09	\$7.45 \$7.57	\$8.66 \$8.79	\$9.77 \$9.92	\$12.19 \$12.39	\$13.99 \$14.23	\$10.92 \$11.06	\$13.57 \$13.74	\$15.82 \$16.01	\$18.13 \$18.35	\$22.96 \$23.24	\$26.06 \$26.40	3
32	\$3.76 \$3.80	\$4.69	\$5.39	\$5.92 \$5.96	\$7.17 \$7.24	\$8.11	\$6.19	\$7.69	\$8.93	\$10.09	\$12.59	\$14.23	\$11.00	\$13.74	\$16.20	\$18.58	\$23.54	\$26.40	3
33	\$3.83	\$4.71	\$5.42	\$6.01	\$7.28	\$8.17	\$6.29	\$7.81	\$9.08	\$10.26	\$12.83	\$14.72	\$11.33	\$14.07	\$16.40	\$18.80	\$23.83	\$27.08	3
34	\$3.85	\$4.74	\$5.46	\$6.05	\$7.35	\$8.24	\$6.39	\$7.93	\$9.22	\$10.43	\$13.05	\$14.97	\$11.46	\$14.25	\$16.59	\$19.03	\$24.12	\$27.43	3
35	\$3.86	\$4.76	\$5.49	\$6.08	\$7.39	\$8.31	\$6.49	\$8.05	\$9.35	\$10.60	\$13.27	\$15.21	\$11.59	\$14.40	\$16.79	\$19.26	\$24.43	\$27.79	3
36 37	\$3.91 \$3.95	\$4.83 \$4.88	\$5.57 \$5.64	\$6.17 \$6.26	\$7.50 \$7.60	\$8.43 \$8.54	\$6.61 \$6.73	\$8.21 \$8.36	\$9.54 \$9.71	\$10.81 \$11.03	\$13.54 \$13.82	\$15.52 \$15.85	\$11.75 \$11.90	\$14.60 \$14.78	\$17.02 \$17.25	\$19.53 \$19.80	\$24.78 \$25.14	\$28.18 \$28.58	3
38	\$3.98	\$4.94	\$5.71	\$6.33	\$7.71	\$8.66	\$6.85	\$8.51	\$9.91	\$11.25	\$14.11	\$16.18	\$12.07	\$14.98	\$17.47	\$20.06	\$25.49	\$29.00	3
39	\$4.02	\$4.99	\$5.79	\$6.41	\$7.82	\$8.78	\$6.99	\$8.69	\$10.11	\$11.48	\$14.40	\$16.52	\$12.22	\$15.19	\$17.71	\$20.34	\$25.85	\$29.40	3
40	\$4.07	\$5.05	\$5.85	\$6.50	\$7.91	\$8.90	\$7.12	\$8.86	\$10.30	\$11.72	\$14.71	\$16.85	\$12.38	\$15.39	\$17.95	\$20.61	\$26.21	\$29.83	4
41 42	\$4.10	\$5.10 \$5.17	\$5.92	\$6.57	\$8.02	\$9.02	\$7.25	\$9.03	\$10.51	\$11.96	\$15.00	\$17.20	\$12.55	\$15.60	\$18.19	\$20.90	\$26.59	\$30.25	4
42	\$4.14 \$4.18	\$5.17 \$5.21	\$6.00 \$6.06	\$6.66 \$6.74	\$8.12 \$8.23	\$9.14 \$9.24	\$7.38 \$7.51	\$9.20 \$9.38	\$10.71 \$10.91	\$12.20 \$12.44	\$15.32 \$15.63	\$17.56 \$17.92	\$12.72 \$12.89	\$15.81 \$16.02	\$18.44 \$18.70	\$21.19 \$21.48	\$26.96 \$27.34	\$30.69 \$31.12	4
44	\$4.22	\$5.28	\$6.14	\$6.82	\$8.34	\$9.36	\$7.66	\$9.56	\$11.13	\$12.69	\$15.96	\$18.29	\$13.06	\$16.24	\$18.95	\$21.77	\$27.72	\$31.57	4
45	\$4.26	\$5.34	\$6.20	\$6.90	\$8.44	\$9.48	\$7.81	\$9.75	\$11.36	\$12.95	\$16.30	\$18.67	\$13.23	\$16.46	\$19.21	\$22.09	\$28.11	\$32.01	4
46 47	\$4.33 \$4.42	\$5.45 \$5.56	\$6.34 \$6.48	\$7.05 \$7.22	\$8.64 \$8.84	\$9.71 \$9.94	\$8.09 \$8.36	\$10.09 \$10.45	\$11.74 \$12.12	\$13.31 \$13.68	\$16.71 \$17.14	\$19.14 \$19.62	\$13.44 \$13.66	\$16.72 \$16.98	\$19.50 \$19.82	\$22.45 \$22.81	\$28.57 \$29.04	\$32.54 \$33.08	4
47	\$4.42 \$4.49	\$5.56 \$5.65	\$6.48 \$6.62	\$7.22 \$7.37	\$8.84 \$9.04	\$9.94	\$8.36 \$8.66	\$10.45 \$10.84	\$12.12 \$12.53	\$13.68 \$14.07	\$17.14 \$17.57	\$19.62 \$20.12	\$13.66 \$13.88	\$16.98 \$17.26	\$19.82 \$20.13	\$22.81 \$23.19	\$29.04 \$29.52	\$33.08 \$33.64	4
49	\$4.57	\$5.76	\$6.75	\$7.52	\$9.04	\$10.13	\$8.95	\$11.22	\$12.94	\$14.48	\$18.02	\$20.12	\$14.10	\$17.53	\$20.13	\$23.56	\$30.01	\$34.20	4
50	\$4.63	\$5.87	\$6.89	\$7.70	\$9.45	\$10.65	\$9.27	\$11.62	\$13.35	\$14.87	\$18.48	\$21.15	\$14.31	\$17.81	\$20.79	\$23.95	\$30.50	\$34.76	5
51	\$4.72	\$5.97	\$7.03	\$7.85	\$9.66	\$10.88	\$9.59	\$12.02	\$13.81	\$15.28	\$18.95	\$21.68	\$14.54	\$18.10	\$21.12	\$24.33	\$31.01	\$35.34	5
52 53	\$4.80 \$4.86	\$6.08 \$6.19	\$7.16 \$7.29	\$8.01 \$8.17	\$9.85 \$10.05	\$11.11 \$11.34	\$9.93 \$10.29	\$12.46 \$12.91	\$14.27 \$14.74	\$15.71 \$16.14	\$19.44 \$19.93	\$22.24 \$22.81	\$14.77 \$15.00	\$18.38 \$18.67	\$21.45 \$21.79	\$24.73 \$25.14	\$31.53 \$32.04	\$35.94 \$36.53	5 5
54	\$4.00 \$4.95	\$6.30	\$7.45	\$8.33	\$10.05	\$11.57	\$10.29	\$13.38	\$15.22	\$16.59	\$20.44	\$23.39	\$15.00	\$18.98	\$21.79	\$25.14	\$32.57	\$37.14	5
55	\$5.03	\$6.41	\$7.58	\$8.48	\$10.47	\$11.81	\$11.01	\$13.86	\$15.73	\$17.06	\$20.94	\$23.99	\$15.49	\$19.27	\$22.51	\$25.94	\$33.12	\$37.75	5
56	\$5.51	\$6.97	\$8.17	\$9.16	\$11.34	\$12.82	\$11.54	\$14.51	\$16.47	\$17.99	\$22.21	\$25.44	\$16.13	\$20.11	\$23.51	\$27.14	\$34.72	\$39.59	5
57	\$6.00	\$7.51	\$8.76	\$9.85	\$12.22	\$13.83	\$12.10	\$15.20	\$17.25	\$18.95	\$23.55	\$26.99	\$16.80	\$20.98	\$24.56	\$28.40	\$36.39	\$41.51	5
58 59	\$6.48 \$6.96	\$8.06 \$8.61	\$9.34 \$9.93	\$10.53 \$11.22	\$13.10 \$13.99	\$14.84 \$15.84	\$12.68 \$13.29	\$15.93 \$16.68	\$18.05 \$18.90	\$19.97 \$21.03	\$24.96 \$26.48	\$28.63 \$30.37	\$17.49 \$18.22	\$21.89 \$22.85	\$25.66 \$26.82	\$29.71 \$31.08	\$38.14 \$39.97	\$43.54 \$45.65	5
60	\$7.46	\$9.16	\$10.53	\$11.89	\$14.87	\$16.85	\$13.93	\$17.46	\$19.79	\$22.15	\$28.07	\$32.21	\$18.96	\$23.84	\$28.02	\$32.52	\$41.90	\$47.88	6
61	\$7.94	\$9.70	\$11.12	\$12.58	\$15.74	\$17.86	\$14.60	\$18.28	\$20.71	\$23.34	\$29.77	\$34.17	\$19.75	\$24.88	\$29.27	\$34.01	\$43.91	\$50.22	6
62	\$8.43	\$10.26	\$11.72	\$13.27	\$16.62	\$18.88	\$15.27	\$19.16	\$21.69	\$24.59	\$31.57	\$36.26	\$20.57	\$25.96	\$30.58	\$35.59	\$46.00	\$52.65	6:
63 64	\$9.31 \$10.19	\$11.34 \$12.43	\$12.96 \$14.20	\$14.67 \$16.09	\$18.41 \$20.20	\$20.90 \$22.94	\$16.37 \$17.55	\$20.52 \$21.95	\$23.35 \$25.14	\$26.52 \$28.62	\$33.98 \$36.56	\$38.96 \$41.88	\$22.06 \$23.66	\$27.79 \$29.74	\$32.69 \$34.97	\$37.97 \$40.51	\$48.92 \$52.02	\$55.92 \$59.41	60
65	\$11.08	\$13.52	\$15.46	\$17.51	\$21.98	\$24.95	\$18.80	\$23.49	\$27.06	\$30.87	\$39.35	\$45.01	\$25.38	\$31.85	\$37.40	\$43.22	\$55.32	\$63.12	65
66	\$11.96	\$14.60	\$16.70	\$18.92	\$23.76	\$26.98	\$20.16	\$25.14	\$29.13	\$33.30	\$42.35	\$48.39	\$27.21	\$34.10	\$40.01	\$46.11	\$58.83	\$67.05	6
67	\$12.84	\$15.69	\$17.94	\$20.34	\$25.54	\$29.02	\$21.63	\$26.91	\$31.35	\$35.92	\$45.56	\$52.02	\$29.18	\$36.51	\$42.78	\$49.17	\$62.56	\$71.19	67
68 69	\$14.59 \$16.32	\$17.85 \$20.01	\$20.45 \$22.97	\$23.13 \$25.94	\$28.99 \$32.42	\$32.88 \$36.75	\$23.80 \$26.20	\$29.66 \$32.69	\$34.58 \$38.15	\$39.48 \$43.42	\$49.86 \$54.57	\$56.83 \$62.07	\$31.81 \$34.68	\$39.85 \$43.52	\$46.75 \$51.10	\$53.55 \$58.30	\$67.75 \$73.37	\$76.96 \$83.17	69
70	\$18.06	\$22.19	\$25.48	\$28.74	\$35.85	\$40.61	\$28.83	\$36.04	\$42.09	\$47.74	\$59.73	\$67.80	\$37.80	\$47.51	\$55.86	\$63.48	\$79.46	\$89.90	70
71	\$19.81	\$24.35	\$27.98	\$31.55	\$39.28	\$44.48	\$31.74	\$39.71	\$46.43	\$52.49	\$65.36	\$74.07	\$41.21	\$51.87	\$61.05	\$69.11	\$86.05	\$97.17	7
72	\$21.55	\$26.52	\$30.50	\$34.34	\$42.71	\$48.36	\$34.93	\$43.78	\$51.23	\$57.71	\$71.53	\$80.91	\$44.90	\$56.63	\$66.72	\$75.23	\$93.19	\$105.04	72
73 74	\$24.68 \$27.82	\$30.54 \$34.56	\$35.24 \$40.01	\$39.56 \$44.77	\$48.97 \$55.22	\$55.33 \$62.32	\$38.68 \$42.82	\$48.64 \$54.04	\$57.06 \$63.53	\$64.08 \$71.14	\$79.11 \$87.49	\$89.32 \$98.63	\$49.29 \$54.11	\$62.40 \$68.75	\$73.69 \$81.39	\$82.85 \$91.25	\$102.22 \$112.12	\$115.04 \$125.98	7:
75	\$27.82	\$38.58	\$44.75	\$49.98	\$61.48	\$69.31	\$42.82 \$47.42	\$54.04 \$60.04	\$70.74	\$71.14	\$96.77	\$108.90	\$59.40	\$75.76	\$89.89	\$100.50	\$112.12	\$125.98	7:
76	\$34.09	\$42.59	\$49.50	\$55.20	\$67.74	\$76.30	\$52.51	\$66.70	\$78.77	\$87.71	\$107.01	\$120.24	\$65.21	\$83.48	\$99.29	\$110.67	\$134.88	\$151.11	7
77	\$37.21	\$46.60	\$54.24	\$60.41	\$74.00	\$83.27	\$58.16	\$74.10	\$87.71	\$97.41	\$118.36	\$132.76	\$71.60	\$91.96	\$109.66	\$121.87	\$147.95	\$165.51	7
78 79	\$40.10 \$42.99	\$50.31 \$54.03	\$58.69 \$63.12	\$65.32 \$70.21	\$79.88 \$85.77	\$89.79 \$96.31	\$61.80 \$65.67	\$78.88 \$83.97	\$93.51 \$99.68	\$103.76 \$110.52	\$125.88 \$133.89	\$140.99 \$149.72	\$75.55 \$79.73	\$97.26 \$102.86	\$116.16 \$123.04	\$129.00 \$136.55	\$156.35 \$165.24	\$174.67 \$184.33	79
80	\$42.99 \$45.88	\$54.03 \$57.74	\$67.54	\$75.11	\$91.64	\$102.83	\$69.78	\$83.97	\$106.26	\$110.52	\$133.89	\$149.72	\$79.73 \$84.13	\$102.86	\$123.04	\$136.55	\$174.63	\$184.33	8
81	\$48.77	\$61.45	\$71.97	\$80.00	\$97.54	\$109.34	\$74.15	\$95.17	\$113.28	\$125.42	\$151.45	\$168.87	\$88.78	\$115.05	\$138.04	\$152.99	\$184.55	\$205.32	8
82	\$51.67	\$65.16	\$76.40	\$84.91	\$103.42	\$115.86	\$78.80	\$101.30	\$120.75	\$133.61	\$161.06	\$179.34	\$93.69	\$121.67	\$146.20	\$161.93	\$195.05	\$216.69	8:
83 84	\$55.46 \$59.27	\$70.07 \$75.00	\$82.29 \$88.19	\$91.45 \$98.00	\$111.32 \$119.23	\$124.61 \$133.36	\$83.73 \$88.97	\$107.78 \$114.66	\$128.61 \$136.99	\$142.26 \$151.48	\$171.35 \$182.29	\$190.61 \$202.59	\$99.08 \$104.78	\$128.85 \$136.47	\$155.02 \$164.38	\$171.67 \$181.97	\$206.61 \$218.85	\$229.32 \$242.69	8 8
84 85	\$59.27 \$63.06	\$75.00 \$79.90	\$88.19 \$94.08	\$98.00 \$104.54	\$119.23 \$127.14	\$133.36 \$142.12	\$88.97 \$94.53	\$114.66 \$121.98	\$136.99 \$145.93	\$151.48 \$161.29	\$182.29 \$193.93	\$202.59 \$215.33	\$104.78 \$110.80	\$136.47 \$144.52	\$164.38 \$174.31	\$181.97 \$192.91	\$218.85 \$231.80	\$242.69 \$256.84	8
86	\$66.86	\$84.82	\$99.98	\$111.09	\$135.05	\$150.88	\$100.44	\$129.78	\$155.44	\$171.74	\$206.31	\$228.84	\$117.16	\$153.05	\$184.83	\$204.50	\$245.53	\$271.80	8
87	\$70.65	\$89.74	\$105.88	\$117.63	\$142.95	\$159.62	\$106.72	\$138.07	\$165.55	\$182.86	\$219.46	\$243.22	\$123.89	\$162.09	\$196.00	\$216.79	\$260.07	\$287.65	8
88	\$74.24	\$94.26	\$111.24	\$123.64	\$150.33	\$167.89	\$111.29	\$143.95	\$172.65	\$190.73	\$229.00	\$253.80	\$128.73	\$168.40	\$203.72	\$225.38	\$270.53	\$299.26	8
89 90	\$77.83 \$81.41	\$98.77 \$103.29	\$116.63 \$122.00	\$129.66 \$135.65	\$157.70 \$165.08	\$176.14 \$184.39	\$116.04 \$121.00	\$150.06 \$156.44	\$180.04 \$187.76	\$198.94 \$207.49	\$238.95 \$249.34	\$264.84 \$276.35	\$133.75 \$138.99	\$174.96 \$181.76	\$211.74 \$220.08	\$234.30 \$243.58	\$281.41 \$292.72	\$311.33 \$323.90	8 9
	\$81.41 \$84.99	\$103.29 \$107.80	\$122.00 \$127.38	\$135.65 \$141.66	\$165.08 \$172.46	\$184.39 \$192.64	\$121.00 \$126.18	\$156.44 \$163.10	\$187.76 \$195.80	\$207.49 \$216.43	\$249.34 \$260.17	\$276.35	\$138.99 \$144.40	\$181.76 \$188.85	\$220.08	\$243.58 \$253.23	\$292.72 \$304.50	\$323.90 \$336.96	9
91	\$88.58	\$112.32	\$132.76	\$147.65	\$179.83	\$200.89	\$131.59	\$170.02	\$204.20	\$225.74	\$271.49	\$300.92	\$150.04	\$196.22	\$237.74	\$263.26	\$316.75	\$350.54	9
91 92		\$115.27	\$136.21	\$151.54	\$184.64	\$206.23	\$134.56	\$173.68	\$208.57	\$230.60	\$277.41	\$307.41	\$152.96	\$199.86	\$242.11	\$268.16	\$322.75	\$357.09	9
92 93	\$90.98						\$137.61	\$177.43	\$213.03	\$235.58	\$283.45	\$314.02	\$155.94	\$203.56	\$246.57	\$273.16	<b>#</b> 000 00		
92 93 94	\$93.38	\$118.21	\$139.67	\$155.41	\$189.43	\$211.55											\$328.88	\$363.77	
92 93 94 95	\$93.38 \$95.78	\$118.21 \$121.14	\$143.12	\$159.28	\$194.22	\$216.90	\$140.73	\$181.26	\$217.57	\$240.66	\$289.62	\$320.78	\$158.97	\$207.34	\$251.10	\$278.26	\$335.13	\$370.58	9
92 93 94 95 96	\$93.38 \$95.78 \$98.15	\$118.21 \$121.14 \$124.09	\$143.12 \$146.58	\$159.28 \$163.15	\$194.22 \$199.02	\$216.90 \$222.22	\$140.73 \$143.94	\$181.26 \$185.16	\$217.57 \$222.22	\$240.66 \$245.85	\$289.62 \$295.92	\$320.78 \$327.69	\$158.97 \$162.06	\$207.34 \$211.18	\$251.10 \$255.72	\$278.26 \$283.43	\$335.13 \$341.48	\$370.58 \$377.51	
92 93 94 95	\$93.38 \$95.78	\$118.21 \$121.14	\$143.12	\$159.28	\$194.22	\$216.90	\$140.73	\$181.26	\$217.57	\$240.66	\$289.62	\$320.78	\$158.97	\$207.34	\$251.10	\$278.26	\$335.13	\$370.58	9

ŀ				Q	uarterly Prer	mium per \$	300 Monthly I	Benefit Amo					% Cumulati	ve Increase)					
Issue		F	uture Purch	ase Option					o 3% Comp					Aut	o 5% Comp	ound Inflation	on		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25 26	\$10.78 \$10.81	\$13.17 \$13.28	\$15.09 \$15.19	\$16.65 \$16.80	\$20.13 \$20.32	\$22.55 \$22.74	\$16.43 \$16.69	\$20.28 \$20.59	\$23.47 \$23.87	\$26.47 \$26.90	\$32.91 \$33.48	\$37.82 \$38.46	\$30.32 \$30.66	\$37.61 \$38.07	\$43.82 \$44.36	\$50.12 \$50.72	\$63.39 \$64.17	\$71.90 \$72.82	25
26	\$10.81 \$10.89	\$13.28 \$13.34	\$15.19 \$15.29	\$16.80 \$16.91	\$20.32 \$20.46	\$22.74	\$16.69 \$16.93	\$20.59 \$20.92	\$23.87 \$24.27	\$26.90 \$27.32	\$33.48 \$34.05	\$38.46	\$30.66	\$38.07 \$38.52	\$44.36 \$44.89	\$50.72 \$51.37	\$64.17 \$64.99	\$72.82 \$73.76	27
28	\$10.97	\$13.41	\$15.40	\$17.04	\$20.64	\$23.09	\$17.18	\$21.24	\$24.65	\$27.79	\$34.62	\$39.78	\$31.37	\$38.98	\$45.42	\$52.01	\$65.81	\$74.70	2
29	\$10.99	\$13.52	\$15.51	\$17.15	\$20.78	\$23.27	\$17.44	\$21.56	\$25.05	\$28.24	\$35.22	\$40.45	\$31.72	\$39.45	\$45.96	\$52.65	\$66.64	\$75.66	2
30	\$11.06	\$13.59	\$15.62	\$17.29	\$20.96	\$23.47	\$17.68	\$21.88	\$25.43	\$28.71	\$35.83	\$41.13	\$32.13	\$39.92	\$46.50	\$53.28	\$67.49	\$76.63	3
31 32	\$11.13 \$11.17	\$13.70 \$13.77	\$15.72 \$15.83	\$17.40 \$17.53	\$21.09 \$21.27	\$23.66 \$23.84	\$17.93 \$18.22	\$22.24 \$22.59	\$25.82 \$26.26	\$29.17 \$29.67	\$36.43 \$37.06	\$41.83 \$42.55	\$32.52 \$32.91	\$40.38 \$40.88	\$47.07 \$47.64	\$53.93 \$54.60	\$68.34 \$69.19	\$77.63 \$78.62	3
33	\$11.17	\$13.77	\$15.83	\$17.53	\$21.42	\$23.84	\$18.22	\$22.59	\$26.26	\$30.16	\$37.06	\$42.55	\$32.91	\$40.88 \$41.37	\$48.20	\$55.29	\$70.05	\$79.62	3:
34	\$11.32	\$13.94	\$16.05	\$17.79	\$21.60	\$24.22	\$18.78	\$23.31	\$27.10	\$30.66	\$38.35	\$44.01	\$33.68	\$41.87	\$48.77	\$55.97	\$70.93	\$80.65	3
35	\$11.35	\$14.01	\$16.16	\$17.90	\$21.74	\$24.41	\$19.07	\$23.66	\$27.50	\$31.16	\$38.98	\$44.73	\$34.09	\$42.34	\$49.35	\$56.63	\$71.83	\$81.68	3
36	\$11.50	\$14.19	\$16.36	\$18.14	\$22.06	\$24.76	\$19.43	\$24.11	\$28.04	\$31.80	\$39.81	\$45.64	\$34.55	\$42.91	\$50.02	\$57.42	\$72.85	\$82.85	3
37 38	\$11.59 \$11.70	\$14.38 \$14.52	\$16.58 \$16.80	\$18.39 \$18.61	\$22.34 \$22.66	\$25.08 \$25.43	\$19.79 \$20.13	\$24.59 \$25.05	\$28.57 \$29.14	\$32.44 \$33.08	\$40.62 \$41.48	\$46.60 \$47.56	\$35.00 \$35.46	\$43.47 \$44.04	\$50.70 \$51.37	\$58.20 \$58.99	\$73.89 \$74.92	\$84.02 \$85.23	3
38 39	\$11.70 \$11.81	\$14.52 \$14.69	\$16.80 \$17.01	\$18.61 \$18.85	\$22.66 \$22.98	\$25.43 \$25.80	\$20.13 \$20.53	\$25.05 \$25.54	\$29.14 \$29.71	\$33.08	\$41.48 \$42.34	\$47.56 \$48.55	\$35.46 \$35.93	\$44.04 \$44.65	\$51.37 \$52.07	\$58.99 \$59.80	\$74.92 \$75.99	\$85.23 \$86.44	3
40	\$11.96	\$14.84	\$17.22	\$19.11	\$23.27	\$26.15	\$20.92	\$26.04	\$30.27	\$34.44	\$43.22	\$49.56	\$36.40	\$45.25	\$52.79	\$60.62	\$77.06	\$87.69	4
41	\$12.07	\$15.02	\$17.40	\$19.32	\$23.58	\$26.50	\$21.31	\$26.53	\$30.88	\$35.16	\$44.12	\$50.59	\$36.89	\$45.86	\$53.50	\$61.44	\$78.16	\$88.94	4
42	\$12.17	\$15.19	\$17.61	\$19.57	\$23.87	\$26.86	\$21.69	\$27.03	\$31.48	\$35.86	\$45.03	\$51.62	\$37.39	\$46.46	\$54.22	\$62.29	\$79.26	\$90.22	4
43	\$12.27	\$15.33	\$17.82	\$19.82	\$24.19	\$27.18	\$22.10	\$27.58	\$32.09	\$36.56	\$45.96	\$52.68	\$37.88	\$47.10	\$54.96	\$63.15	\$80.36	\$91.50	4
44 45	\$12.42 \$12.53	\$15.51 \$15.70	\$18.04 \$18.25	\$20.06 \$20.28	\$24.52 \$24.79	\$27.54 \$27.90	\$22.52 \$22.95	\$28.11 \$28.64	\$32.74 \$33.41	\$37.31 \$38.07	\$46.93 \$47.92	\$53.79 \$54.89	\$38.38 \$38.92	\$47.74 \$48.38	\$55.70 \$56.46	\$64.00 \$64.93	\$81.51 \$82.64	\$92.81 \$94.09	4
45 46	\$12.53	\$16.01	\$18.65	\$20.26	\$25.40	\$27.90	\$23.76	\$29.67	\$34.51	\$39.13	\$49.13	\$56.28	\$39.52	\$49.16	\$57.34	\$65.99	\$83.99	\$95.67	4
47	\$12.98	\$16.32	\$19.03	\$21.20	\$26.00	\$29.25	\$24.59	\$30.73	\$35.65	\$40.24	\$50.37	\$57.71	\$40.16	\$49.95	\$58.28	\$67.06	\$85.38	\$97.26	4
48	\$13.20	\$16.61	\$19.46	\$21.66	\$26.58	\$29.95	\$25.43	\$31.83	\$36.82	\$41.37	\$51.66	\$59.16	\$40.80	\$50.72	\$59.19	\$68.16	\$86.80	\$98.89	4
49 50	\$13.41	\$16.93	\$19.86	\$22.13	\$27.18	\$30.62	\$26.33	\$32.98	\$38.03	\$42.55	\$52.98	\$60.65	\$41.45	\$51.55	\$60.16	\$69.26	\$88.22	\$100.53	4 5
50 51	\$13.63 \$13.88	\$17.26 \$17.57	\$20.24 \$20.67	\$22.63 \$23.09	\$27.79 \$28.39	\$31.31 \$31.98	\$27.25 \$28.20	\$34.14 \$35.35	\$39.28 \$40.60	\$43.71 \$44.92	\$54.32 \$55.70	\$62.18 \$63.75	\$42.09 \$42.76	\$52.37 \$53.19	\$61.12 \$62.07	\$70.40 \$71.53	\$89.68 \$91.18	\$102.21 \$103.92	5
52	\$14.08	\$17.90	\$21.05	\$23.55	\$28.95	\$32.66	\$29.21	\$36.64	\$41.94	\$46.18	\$57.13	\$65.38	\$43.44	\$54.04	\$63.07	\$72.71	\$92.68	\$105.66	5
53	\$14.30	\$18.22	\$21.45	\$24.02	\$29.56	\$33.34	\$30.24	\$37.96	\$43.33	\$47.45	\$58.59	\$67.06	\$44.12	\$54.89	\$64.08	\$73.89	\$94.20	\$107.40	5
54	\$14.54	\$18.54	\$21.88	\$24.48	\$30.16	\$34.01	\$31.31	\$39.31	\$44.76	\$48.77	\$60.09	\$68.76	\$44.81	\$55.78	\$65.10	\$75.10	\$95.76	\$109.18	5
55	\$14.76	\$18.85	\$22.26	\$24.94	\$30.77	\$34.72	\$32.37	\$40.73	\$46.24	\$50.16	\$61.58	\$70.54	\$45.53	\$56.66	\$66.17	\$76.26	\$97.37	\$110.99	5
66 57	\$16.19 \$17.61	\$20.48 \$22.10	\$24.02 \$25.76	\$26.94 \$28.95	\$33.34 \$35.93	\$37.66 \$40.66	\$33.95 \$35.57	\$42.66 \$44.68	\$48.41 \$50.70	\$52.87 \$55.70	\$65.29 \$69.22	\$74.81 \$79.37	\$47.42 \$49.38	\$59.13 \$61.69	\$69.11 \$72.22	\$79.78 \$83.49	\$102.07 \$106.98	\$116.40 \$122.06	5
58	\$17.01	\$23.69	\$27.47	\$30.95	\$38.52	\$43.60	\$37.28	\$46.82	\$53.08	\$58.70	\$73.39	\$84.17	\$51.40	\$64.35	\$75.46	\$87.34	\$112.13	\$128.00	5
59	\$20.46	\$25.32	\$29.21	\$32.98	\$41.13	\$46.56	\$39.06	\$49.02	\$55.56	\$61.83	\$77.84	\$89.29	\$53.55	\$67.17	\$78.84	\$91.36	\$117.54	\$134.22	5
30	\$21.91	\$26.94	\$30.95	\$34.97	\$43.71	\$49.56	\$40.94	\$51.33	\$58.17	\$65.13	\$82.53	\$94.70	\$55.75	\$70.08	\$82.36	\$95.59	\$123.19	\$140.77	6
61	\$23.34	\$28.53	\$32.69	\$37.00	\$46.29	\$52.50	\$42.91	\$53.75	\$60.90	\$68.62	\$87.51	\$100.46	\$58.06	\$73.15	\$86.05	\$99.99	\$129.10	\$147.63	6
62 63	\$24.76 \$27.36	\$30.16 \$33.34	\$34.44 \$38.10	\$38.98 \$43.15	\$48.88 \$54.15	\$55.50 \$61.44	\$44.89 \$48.14	\$56.35 \$60.29	\$63.78 \$68.65	\$72.28 \$77.97	\$92.81 \$99.90	\$106.58 \$114.55	\$60.48 \$64.86	\$76.31 \$81.68	\$89.89 \$96.12	\$104.63 \$111.64	\$135.26 \$143.83	\$154.78 \$164.43	6
64	\$29.95	\$36.53	\$41.77	\$47.31	\$59.38	\$67.41	\$51.58	\$64.53	\$73.89	\$84.13	\$107.51	\$123.12	\$69.55	\$87.45	\$102.82	\$119.10	\$152.93	\$174.67	6
65	\$32.55	\$39.73	\$45.42	\$51.47	\$64.60	\$73.35	\$55.29	\$69.06	\$79.54	\$90.75	\$115.69	\$132.34	\$74.60	\$93.63	\$109.97	\$127.07	\$162.65	\$185.56	6
66	\$35.16	\$42.91	\$49.09	\$55.64	\$69.86	\$79.33	\$59.27	\$73.89	\$85.64	\$97.90	\$124.51	\$142.26	\$80.00	\$100.25	\$117.61	\$135.56	\$172.95	\$197.12	6
67	\$37.74	\$46.10	\$52.76	\$59.80	\$75.10	\$85.31	\$63.57	\$79.12	\$92.18	\$105.59	\$133.94	\$152.93	\$85.80	\$107.33	\$125.75	\$144.57	\$183.92	\$209.32	6
68 69	\$42.87 \$47.99	\$52.48 \$58.84	\$60.13 \$67.52	\$68.01 \$76.26	\$85.20 \$95.30	\$96.66 \$108.04	\$69.97 \$77.02	\$87.20 \$96.12	\$101.67 \$112.17	\$116.07 \$127.64	\$146.61 \$160.44	\$167.06 \$182.49	\$93.52 \$101.96	\$117.17 \$127.92	\$137.46 \$150.24	\$157.42 \$171.40	\$199.18 \$215.72	\$226.25 \$244.54	6
70	\$53.11	\$65.24	\$74.89	\$84.49	\$105.40	\$119.39	\$84.78	\$105.94	\$123.73	\$140.34	\$175.59	\$199.36	\$111.14	\$139.66	\$164.21	\$186.62	\$233.62	\$264.31	7
71	\$58.23	\$71.61	\$82.28	\$92.75	\$115.47	\$130.77	\$93.31	\$116.75	\$136.50	\$154.32	\$192.17	\$217.79	\$121.13	\$152.47	\$179.47	\$203.19	\$253.00	\$285.69	7
72	\$63.36	\$77.97	\$89.68	\$100.96	\$125.58	\$142.15	\$102.67	\$128.71	\$150.62	\$169.65	\$210.31	\$237.85	\$132.01	\$166.49	\$196.15	\$221.17	\$273.99	\$308.81	7
73	\$72.58	\$89.79	\$103.62	\$116.29	\$143.97	\$162.69	\$113.70	\$143.01	\$167.73	\$188.36	\$232.58	\$262.60	\$144.94	\$183.46	\$216.66	\$243.57	\$300.53	\$338.21	7
74 75	\$81.79 \$91.00	\$101.61 \$113.41	\$117.61 \$131.55	\$131.63 \$146.96	\$162.36 \$180.75	\$183.21 \$203.76	\$125.91 \$139.41	\$158.87 \$176.52	\$186.77 \$207.97	\$209.13 \$232.22	\$257.24 \$284.48	\$289.96 \$320.17	\$159.09 \$174.63	\$202.14 \$222.73	\$239.26 \$264.28	\$268.27 \$295.45	\$329.63 \$361.54	\$370.39 \$405.66	7
76	\$100.21	\$125.22	\$145.54	\$162.28	\$199.14	\$203.76	\$159.41	\$176.52	\$207.97	\$257.87	\$314.61	\$353.51	\$174.63	\$245.42	\$291.89	\$325.36	\$396.54	\$444.26	7
77	\$109.40	\$136.99	\$159.48	\$177.62	\$217.54	\$244.82	\$170.97	\$217.87	\$257.87	\$286.37	\$347.99	\$390.32	\$210.50	\$270.36	\$322.41	\$358.30	\$434.96	\$486.57	7
'8	\$117.89	\$147.93	\$172.54	\$192.03	\$234.86	\$264.00	\$181.69	\$231.91	\$274.91	\$305.05	\$370.12	\$414.51	\$222.12	\$285.95	\$341.51	\$379.25	\$459.69	\$513.51	7
79 30	\$126.40 \$134.89	\$158.84	\$185.56 \$198.57	\$206.44 \$220.81	\$252.15	\$283.13 \$302.30	\$193.06	\$246.88	\$293.06 \$312.41	\$324.93 \$346.14	\$393.62 \$418.64	\$440.20	\$234.40 \$247.35	\$302.41	\$361.71 \$383.13	\$401.46	\$485.80	\$541.94	7
30 31	\$134.89 \$143.40	\$169.76 \$180.64	\$198.57 \$211.60	\$220.81 \$235.21	\$269.45 \$286.76	\$302.30 \$321.45	\$205.16 \$218.00	\$262.82 \$279.79	\$312.41 \$333.04	\$346.14 \$368.72	\$418.64 \$445.25	\$467.49 \$496.47	\$247.35 \$261.01	\$319.81 \$338.24	\$383.13 \$405.83	\$424.93 \$449.79	\$513.40 \$542.58	\$571.96 \$603.63	8
32	\$151.90	\$191.57	\$224.61	\$249.62	\$304.05	\$340.63	\$231.69	\$297.83	\$354.99	\$392.80	\$473.52	\$527.29	\$275.44	\$357.70	\$429.84	\$476.09	\$573.45	\$637.07	8
33	\$163.08	\$206.02	\$241.95	\$268.87	\$327.28	\$366.34	\$246.18	\$316.87	\$378.11	\$418.25	\$503.76	\$560.40	\$291.28	\$378.83	\$455.77	\$504.69	\$607.43	\$674.20	8
34	\$174.24	\$220.48	\$259.27	\$288.11	\$350.55	\$392.11	\$261.58	\$337.10	\$402.78	\$445.36	\$535.92	\$595.61	\$308.03	\$401.20	\$483.27	\$535.01	\$643.39	\$713.52	8
35 36	\$185.41 \$196.55	\$234.94 \$249.37	\$276.60 \$293.94	\$307.36 \$326.60	\$373.78 \$397.03	\$417.81 \$443.58	\$277.94 \$295.31	\$358.62 \$381.54	\$429.02 \$456.98	\$474.20 \$504.93	\$570.14 \$606.54	\$633.04 \$672.80	\$325.75 \$344.47	\$424.90 \$449.98	\$512.45 \$543.40	\$567.15 \$601.24	\$681.49 \$721.86	\$755.08 \$799.10	8
87	\$207.72	\$249.37 \$263.81	\$293.94	\$345.85	\$420.27	\$469.28	\$295.31	\$405.93	\$456.98	\$504.93	\$645.21	\$715.08	\$344.47	\$476.51	\$543.40 \$576.22	\$637.34	\$764.62	\$845.70	8
88	\$218.25	\$277.12	\$327.06	\$363.50	\$441.98	\$493.59	\$327.17	\$423.18	\$507.57	\$560.75	\$673.24	\$746.17	\$378.48	\$495.09	\$598.93	\$662.60	\$795.37	\$879.81	8
39	\$228.81	\$290.39	\$342.90	\$381.17	\$463.64	\$517.86	\$341.17	\$441.19	\$529.30	\$584.88	\$702.52	\$778.61	\$393.24	\$514.36	\$622.51	\$688.85	\$827.35	\$915.32	8
90	\$239.34	\$303.67	\$358.69	\$398.82	\$485.33	\$542.11	\$355.74	\$459.93	\$552.00	\$610.03	\$733.04	\$812.48	\$408.61	\$534.40	\$647.02	\$716.14	\$860.60	\$952.25	9
91	\$249.88	\$316.92	\$374.48	\$416.47	\$507.03	\$566.38	\$370.96	\$479.50	\$575.66	\$636.28	\$764.92	\$847.80	\$424.55	\$555.21	\$672.50	\$744.49	\$895.22	\$990.66	9
92 93	\$260.44 \$267.49	\$330.23 \$338.88	\$390.32 \$400.47	\$434.12 \$445.53	\$528.69 \$542.82	\$590.63 \$606.32	\$386.87 \$395.63	\$499.85 \$510.63	\$600.35 \$613.20	\$663.67 \$677.97	\$798.18 \$815.56	\$884.70 \$903.76	\$441.12 \$449.70	\$576.87 \$587.58	\$698.96 \$711.80	\$773.99 \$788.39		\$1,030.58 \$1,049.86	9
94	\$207.49	\$347.52	\$410.63	\$456.91	\$556.92	\$621.97	\$404.59	\$510.65	\$626.29	\$692.59	\$833.33	\$903.76	\$458.45	\$598.47	\$711.80	\$803.09		\$1,049.66	Š
95	\$281.57	\$356.17	\$420.76	\$468.29	\$571.00	\$637.67	\$413.77	\$532.90	\$639.65	\$707.53	\$851.47	\$943.10	\$467.38	\$609.57	\$738.23	\$818.06	\$985.26	\$1,089.48	9
96	\$288.57	\$364.82	\$430.95	\$479.68	\$585.12	\$653.31	\$423.15	\$544.39	\$653.31	\$722.80	\$870.00	\$963.41	\$476.48	\$620.87	\$751.82	\$833.29	+ .,	\$1,109.88	9
97	\$295.61	\$373.45	\$441.08	\$491.06	\$599.20	\$669.01	\$432.72	\$556.13	\$667.30	\$738.38	\$889.00	\$984.19	\$485.73	\$632.36	\$765.63	\$848.83	\$1,023.04		9
98 99	\$302.67 \$309.72	\$382.11 \$390.74	\$451.25 \$461.40	\$502.46 \$513.83	\$613.34 \$627.42	\$684.65 \$700.35	\$442.51 \$452.51	\$568.12 \$580.35	\$681.56 \$696.15	\$754.28 \$770.53		\$1,005.42 \$1,027.14	\$495.15 \$504.77	\$644.07 \$655.99	\$779.68 \$793.98		\$1,042.46 \$1.062.24		9
	\$316.76	\$399.39	\$471.57	\$525.22	\$641.51	\$716.03	\$462.72	\$592.85	\$711.06	\$787.14		\$1,027.14	\$514.54	\$668.12	\$808.52		\$1,082.24		10

					Annual Prei	mium per \$3	300 Monthly E			% Phase 2 I / EP - 100%			% Cumulativ	ve Increase)					
Issue			Future Purch	hase Option			· '			pound Inflati		:		Au	ıto 5% Com	pound Inflati	on		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25 26	\$40.48 \$40.61	\$49.43 \$49.83	\$56.64 \$57.04	\$62.52 \$63.05	\$75.61 \$76.27	\$84.69 \$85.37	\$61.71 \$62.66	\$76.14 \$77.34	\$88.17 \$89.64	\$99.39 \$100.99	\$123.56 \$125.71	\$142.01 \$144.40	\$113.82 \$115.15	\$141.20 \$142.93	\$164.57 \$166.58	\$188.22 \$190.49	\$238.04 \$240.99	\$269.97 \$273.45	25
26	\$40.61 \$40.88	\$49.83 \$50.09	\$57.04 \$57.44	\$63.05 \$63.45	\$76.27 \$76.81	\$85.37 \$86.03	\$62.66 \$63.59	\$77.34 \$78.55	\$89.64	\$100.99 \$102.60	\$125.71 \$127.84	\$144.40 \$146.81	\$115.15 \$116.49	\$142.93 \$144.67	\$166.58 \$168.58	\$190.49 \$192.90	\$240.99 \$244.06	\$273.45 \$276.93	20
28	\$41.14	\$50.36	\$57.84	\$63.99	\$77.47	\$86.70	\$64.52	\$79.75	\$92.58	\$104.32	\$129.98	\$149.35	\$117.82	\$146.41	\$170.59	\$195.29	\$247.13	\$280.52	2
29	\$41.27	\$50.77	\$58.23	\$64.38	\$78.01	\$87.36	\$65.46	\$80.95	\$94.04	\$106.07	\$132.25	\$151.88	\$119.16	\$148.14	\$172.59	\$197.70	\$250.21	\$284.13	2
30	\$41.54	\$51.03	\$58.65	\$64.92	\$78.68	\$88.17	\$66.40	\$82.16	\$95.51	\$107.80	\$134.52	\$154.42	\$120.63	\$149.89	\$174.59	\$200.11	\$253.41	\$287.74	3
31 32	\$41.82 \$41.95	\$51.43 \$51.69	\$59.05 \$59.44	\$65.33 \$65.86	\$79.22 \$79.88	\$88.84 \$89.51	\$67.32 \$68.39	\$83.49 \$84.82	\$96.99 \$98.59	\$109.54 \$111.41	\$136.80 \$139.19	\$157.09 \$159.76	\$122.10 \$123.56	\$151.61 \$153.49	\$176.74 \$178.87	\$202.52 \$205.05	\$256.62 \$259.82	\$291.48 \$295.22	3
32	\$41.95 \$42.22	\$51.69 \$51.98	\$59.44 \$59.85	\$65.86	\$79.88 \$80.42	\$89.51	\$68.39 \$69.47	\$84.82 \$86.16	\$98.59	\$111.41 \$113.28	\$139.19 \$141.59	\$159.76 \$162.45	\$123.56 \$125.03	\$153.49 \$155.36	\$178.87 \$181.01	\$205.05	\$259.82	\$295.22 \$298.97	3:
34	\$42.48	\$52.37	\$60.25	\$66.79	\$81.08	\$90.97	\$70.53	\$87.49	\$101.78	\$115.15	\$144.00	\$165.24	\$126.51	\$157.22	\$183.15	\$210.13	\$266.37	\$302.84	34
35	\$42.61	\$52.64	\$60.64	\$67.19	\$81.62	\$91.63	\$71.60	\$88.84	\$103.26	\$117.02	\$146.41	\$167.92	\$127.97	\$158.97	\$185.27	\$212.67	\$269.71	\$306.71	3
36	\$43.15	\$53.31	\$61.45	\$68.12	\$82.83	\$92.97	\$72.94	\$90.57	\$105.27	\$119.43	\$149.48	\$171.38	\$129.71	\$161.10	\$187.81	\$215.61	\$273.58	\$311.11	3
37 38	\$43.55 \$43.95	\$53.97 \$54.49	\$62.26 \$63.05	\$69.07 \$69.86	\$83.89 \$85.09	\$94.17 \$95.51	\$74.27 \$75.61	\$92.31 \$94.04	\$107.27 \$109.41	\$121.83 \$124.23	\$152.56 \$155.76	\$174.99 \$178.60	\$131.44 \$133.19	\$163.24 \$165.39	\$190.36 \$192.90	\$218.54 \$221.47	\$277.45 \$281.33	\$315.52 \$320.07	3
38	\$43.95 \$44.35	\$54.49 \$55.18	\$63.05 \$63.86	\$69.86	\$85.09 \$86.30	\$95.51 \$96.84	\$75.61 \$77.08	\$94.04 \$95.92	\$109.41 \$111.54	\$124.23 \$126.78	\$155.76 \$158.97	\$178.60 \$182.35	\$133.19 \$134.92	\$165.39 \$167.65	\$192.90 \$195.57	\$221.47 \$224.55	\$281.33 \$285.33	\$320.07 \$324.61	3
40	\$44.88	\$55.70	\$64.65	\$71.73	\$87.36	\$98.18	\$77.00	\$97.78	\$113.69	\$129.32	\$162.31	\$186.09	\$136.65	\$169.92	\$198.23	\$227.62	\$289.34	\$329.29	4
41	\$45.29	\$56.38	\$65.33	\$72.55	\$88.57	\$99.53	\$80.01	\$99.66	\$115.95	\$131.99	\$165.65	\$189.96	\$138.52	\$172.19	\$200.90	\$230.70	\$293.49	\$333.96	4
42	\$45.69	\$57.04	\$66.13	\$73.47	\$89.64	\$100.86	\$81.48	\$101.52	\$118.22	\$134.65	\$169.13	\$193.83	\$140.39	\$174.46	\$203.59	\$233.90	\$297.63	\$338.77	4
43	\$46.09	\$57.57	\$66.92	\$74.40	\$90.84	\$102.07	\$82.96	\$103.53	\$120.49	\$137.32	\$172.59	\$197.84	\$142.27	\$176.87	\$206.39	\$237.12	\$301.76	\$343.59	4
44 45	\$46.62 \$47.03	\$58.23 \$58.92	\$67.73 \$68.53	\$75.35 \$76.14	\$92.05 \$93.12	\$103.40 \$104.73	\$84.56 \$86.16	\$105.53 \$107.54	\$122.90 \$125.44	\$140.13 \$142.93	\$176.20 \$179.94	\$201.97 \$206.13	\$144.13 \$146.15	\$179.28 \$181.67	\$209.20 \$211.99	\$240.32 \$243.79	\$306.04 \$310.32	\$348.51 \$353.33	4
45 46	\$47.03 \$47.82	\$60.12	\$70.00	\$75.14	\$95.38	\$104.73	\$89.24	\$107.54	\$125.44	\$142.93	\$179.94	\$206.13	\$146.15	\$184.61	\$211.99	\$243.79	\$310.32	\$359.22	4
47	\$48.76	\$61.31	\$71.47	\$79.62	\$97.65	\$109.81	\$92.31	\$115.42	\$133.85	\$151.09	\$189.16	\$216.68	\$150.81	\$187.55	\$218.81	\$251.80	\$320.61	\$365.21	4
48	\$49.57	\$62.39	\$73.07	\$81.35	\$99.79	\$112.49	\$95.51	\$119.56	\$138.26	\$155.36	\$193.96	\$222.16	\$153.22	\$190.49	\$222.29	\$255.95	\$325.95	\$371.36	4
49 50	\$50.36 \$51.16	\$63.59 \$64.78	\$74.54 \$76.01	\$83.09 \$84.95	\$102.07 \$104.32	\$115.02 \$117.56	\$98.86 \$102.33	\$123.83 \$128.24	\$142.80 \$147.48	\$159.76 \$164.18	\$198.91 \$203.98	\$227.76 \$233.51	\$155.63 \$158.03	\$193.57 \$196.64	\$225.90 \$229.50	\$260.10 \$264.36	\$331.29 \$336.77	\$377.51 \$383.79	4 5
50 51	\$51.16 \$52.11	\$64.78 \$65.99	\$76.01 \$77.61	\$84.95 \$86.70	\$104.32 \$106.60	\$117.56 \$120.10	\$102.33 \$105.94	\$128.24 \$132.78	\$147.48 \$152.43	\$164.18 \$168.72	\$203.98 \$209.20	\$233.51 \$239.38	\$158.03 \$160.57	\$196.64 \$199.72	\$229.50 \$233.11	\$264.36 \$268.63	\$336.77 \$342.39	\$383.79 \$390.20	5
52	\$52.90	\$67.19	\$79.09	\$88.43	\$108.75	\$120.10	\$109.67	\$137.59	\$157.50	\$173.39	\$214.53	\$245.53	\$163.11	\$202.92	\$236.84	\$273.05	\$347.99	\$396.75	5
53	\$53.70	\$68.39	\$80.55	\$90.17	\$111.00	\$125.16	\$113.54	\$142.54	\$162.71	\$178.20	\$220.01	\$251.80	\$165.65	\$206.13	\$240.58	\$277.45	\$353.73	\$403.29	5
54	\$54.64	\$69.60	\$82.16	\$91.92	\$113.28	\$127.70	\$117.56	\$147.61	\$168.05	\$183.15	\$225.63	\$258.21	\$168.31	\$209.46	\$244.45	\$282.00	\$359.61	\$409.97	5
55	\$55.44	\$70.80	\$83.62	\$93.64	\$115.56	\$130.38	\$121.56	\$152.96	\$173.66	\$188.35	\$231.23	\$264.89	\$170.98	\$212.81	\$248.46	\$286.41	\$365.62	\$416.79	5
56 57	\$60.78 \$66.13	\$76.95 \$82.96	\$90.17 \$96.71	\$101.12 \$108.75	\$125.16 \$134.92	\$141.46 \$152.69	\$127.44 \$133.58	\$160.17 \$167.78	\$181.81 \$190.36	\$198.51 \$209.20	\$245.12 \$259.95	\$280.93 \$298.02	\$178.07 \$185.42	\$222.01 \$231.63	\$259.56 \$271.17	\$299.63 \$313.52	\$383.25 \$401.69	\$437.09 \$458.33	5 5
58	\$71.47	\$88.97	\$103.13	\$116.23	\$144.67	\$163.78	\$140.00	\$175.80	\$190.30	\$209.20	\$275.59	\$316.06	\$193.03	\$241.65	\$283.34	\$327.94	\$421.06	\$480.63	5
59	\$76.81	\$95.11	\$109.67	\$123.83	\$154.42	\$174.86	\$146.67	\$184.07	\$208.65	\$232.18	\$292.29	\$335.29	\$201.05	\$252.21	\$296.03	\$343.05	\$441.36	\$504.01	5
60	\$82.29	\$101.12	\$116.23	\$131.31	\$164.18	\$186.09	\$153.76	\$192.76	\$218.41	\$244.59	\$309.91	\$355.60	\$209.33	\$263.16	\$309.25	\$358.93	\$462.61	\$528.59	6
61	\$87.63	\$107.13	\$122.77	\$138.93	\$173.79	\$197.18	\$161.10	\$201.84	\$228.69	\$257.69	\$328.61	\$377.25	\$218.01	\$274.65	\$323.15	\$375.50	\$484.77	\$554.38	6
62 63	\$92.97 \$102.73	\$113.28 \$125.16	\$129.32 \$143.07	\$146.41 \$162.04	\$183.55 \$203.31	\$208.38 \$230.70	\$168.58 \$180.74	\$211.60 \$226.42	\$239.53 \$257.82	\$271.44 \$292.82	\$348.51 \$375.10	\$400.22 \$430.14	\$227.10 \$243.53	\$286.54 \$306.71	\$337.57 \$360.94	\$392.88 \$419.19	\$507.88 \$540.09	\$581.23 \$617.43	6
64	\$102.73	\$137.19	\$156.83	\$177.66	\$222.96	\$253.14	\$193.70	\$242.33	\$277.45	\$315.93	\$403.69	\$462.33	\$243.33	\$328.35	\$386.07	\$447.24	\$574.28	\$655.90	6
65	\$122.23	\$149.22	\$170.59	\$193.30	\$242.59	\$275.44	\$207.59	\$259.29	\$298.69	\$340.77	\$434.41	\$496.94	\$280.13	\$351.59	\$412.92	\$477.17	\$610.75	\$696.78	6
66	\$131.99	\$161.10	\$184.35	\$208.93	\$262.36	\$297.89	\$222.55	\$277.45	\$321.53	\$367.62	\$467.54	\$534.20	\$300.43	\$376.44	\$441.63	\$509.08	\$649.48	\$740.19	6
67	\$141.72	\$173.13	\$198.10	\$224.55	\$282.00	\$320.33	\$238.71	\$297.09	\$346.13	\$396.48	\$502.95	\$574.28	\$322.20	\$403.03	\$472.22	\$542.89	\$690.64	\$786.01	6
68 69	\$160.96 \$180.20	\$197.03 \$220.95	\$225.76 \$253.54	\$255.41 \$286.41	\$319.94 \$357.87	\$362.96 \$405.69	\$262.77 \$289.21	\$327.42 \$360.94	\$381.78 \$421.19	\$435.89 \$479.30	\$550.51 \$602.46	\$627.31 \$685.29	\$351.19 \$382.86	\$440.03 \$480.37	\$516.18 \$564.12	\$591.11 \$643.61	\$747.93 \$810.06	\$849.59 \$918.26	6
70	\$199.44	\$244.99	\$281.19	\$317.26	\$395.81	\$448.31	\$318.33	\$397.82	\$464.61	\$526.99	\$659.36	\$748.61	\$417.32	\$524.45	\$616.63	\$700.79	\$877.25	\$992.53	7
71	\$218.67	\$268.91	\$308.99	\$348.25	\$433.62	\$491.05	\$350.39	\$438.42	\$512.56	\$579.49	\$721.62	\$817.81	\$454.85	\$572.54	\$673.94	\$763.03		\$1,072.81	7
72	\$237.91	\$292.82	\$336.77	\$379.12	\$471.55	\$533.81	\$385.52	\$483.31	\$565.59	\$637.07	\$789.75	\$893.13	\$495.73	\$625.17	\$736.59	\$830.50	\$1,028.86	\$1,159.64	72
73	\$272.51	\$337.17	\$389.14	\$436.69	\$540.62	\$610.89	\$426.93	\$537.01	\$629.85	\$707.33	\$873.38	\$986.12	\$544.23	\$688.89	\$813.53	\$914.65			7
74 75	\$307.11 \$341.70	\$381.51 \$425.88	\$441.63 \$494.00	\$494.26 \$551.84	\$609.69 \$678.73	\$687.96 \$765.17	\$472.76 \$523.52	\$596.60 \$662.84	\$701.32 \$780.93	\$785.33 \$872.04	\$965.94 \$1,068.28	\$1,088.85 \$1,202.26	\$597.39 \$655.77	\$759.02 \$836.36	\$898.49 \$992.40	\$1,007.36	\$1,237.80 \$1,357.62		7:
75 76	\$376.31	\$425.88	\$546.50	\$609.40	\$747.80	\$842.25	\$523.52 \$579.76	\$736.45	\$869.63	\$968.35	\$1,068.28	+ - ,	\$719.90	\$921.60			\$1,489.06		76
77	\$410.77	\$514.44	\$598.85	\$666.99	\$816.87	\$919.33	\$642.00	\$818.07	\$968.35		\$1,306.71		\$790.42		\$1,210.68		\$1,633.34		7
78	\$442.71	\$555.43	\$647.88	\$721.08	\$881.93	\$991.33	\$682.21	\$870.84	\$1,032.34	\$1,145.49	\$1,389.81	\$1,556.52	\$834.10	\$1,073.75	\$1,282.40	\$1,424.14	\$1,726.18	\$1,928.28	78
79	\$474.63	\$596.45	\$696.78	\$775.19	\$946.85	\$1,063.19	\$724.96	\$927.08	\$1,100.47				\$880.19	\$1,135.60	\$1,358.29	\$1,507.50			7
80 81	\$506.55 \$538.47	\$637.46 \$678.34	\$745.67 \$794.56	\$829.16		\$1,135.20 \$1,207.06	\$770.39 \$818.60		\$1,173.13 \$1,250.61	\$1,299.77 \$1,384.60			\$928.81 \$980.10	\$1,200.93 \$1,270.12	\$1,438.70 \$1.523.92	\$1,595.66 \$1.689.04			8
81 82	\$538.47 \$570.41	\$678.34 \$719.35	\$794.56 \$843.46		\$1,076.81	\$1,207.06	\$818.60		\$1,250.61				\$980.10	\$1,270.12	\$1,523.92 \$1,614.10	\$1,689.04			8
83	\$612.35	\$773.59				\$1,375.65				\$1,570.55			\$1,093.80						8
84	\$654.29	\$827.96	\$973.57			\$1,472.36	\$982.25		\$1,512.45				\$1,156.71	\$1,506.56	\$1,814.74	\$2,008.97	\$2,416.00	\$2,679.29	8
85	\$696.23	\$882.19			\$1,403.57	\$1,568.95	\$1,043.70		\$1,611.02		\$2,140.95		\$1,223.22			\$2,129.73			8
86 87	\$738.06 \$780.00		\$1,103.81 \$1.168.86			\$1,665.66	\$1,108.88 \$1.178.21			\$1,896.09 \$2.018.86			\$1,293.49 \$1,367.77		\$2,040.50 \$2,163.80	\$2,257.71 \$2,393.29			8
87 88			\$1,168.86 \$1,228.17							\$2,018.86 \$2,105.69			\$1,367.77 \$1,421.21	\$1,789.36 \$1,859.09		\$2,393.29 \$2,488.13			8
89			\$1,287.63			\$1,944.58				\$2,105.05			\$1,476.64		\$2,337.59	\$2,586.73			8
90	\$898.76	\$1,140.27	\$1,346.93	\$1,497.61	\$1,822.49	\$2,035.69	\$1,335.84	\$1,727.11	\$2,072.83	\$2,290.70	\$2,752.63	\$3,050.93	\$1,534.35	\$2,006.70	\$2,429.64	\$2,689.18	\$3,231.67	\$3,575.78	9
91				\$1,563.87		\$2,126.80	\$1,393.02		\$2,161.65			\$3,183.58	\$1,594.19	\$2,084.84	\$2,525.27	\$2,795.65			9
92			\$1,465.68			\$2,217.90	\$1,452.73		\$2,254.36			\$3,322.10	\$1,656.45	\$2,166.21	\$2,624.66	\$2,906.39	\$3,496.82		9
93 94	\$1,004.42 \$1.030.88	+ - ,			\$2,038.36 \$2,091.25	\$2,276.81 \$2,335.58	\$1,485.59 \$1,519.25		\$2,302.59 \$2,351.75		\$3,062.54	\$3,393.70 \$3,466.77	\$1,688.64 \$1,721.49	\$2,206.41 \$2,247.29	\$2,672.88 \$2,722.04	\$2,960.49 \$3,015.66	\$3,563.22 \$3,630.81		9
95	\$1,030.88					\$2,335.58	\$1,519.25		\$2,351.75	\$2,600.75		\$3,466.77	\$1,721.49	\$2,247.29	\$2,722.04	\$3,015.66	\$3,630.81		9
96	\$1,083.63			\$1,801.24		\$2,453.28		\$2,044.24	\$2,453.28		\$3,266.92	\$3,617.72	\$1,789.23	\$2,331.44	\$2,823.16	\$3,129.07	\$3,770.01	\$4,167.69	9
97		\$1,402.37		\$1,844.00	\$2,250.09	\$2,512.18	\$1,624.92		\$2,505.77		\$3,338.27	\$3,695.74	\$1,823.95		\$2,874.99	\$3,187.45		\$4,245.56	9
98	\$1,136.53				\$2,303.13			\$2,133.34				\$3,775.49			\$2,927.76				9
		31 467 28	\$1.732.59	\$1,929.49	\$2,356.01	\$2,629.86	\$1,699.19	\$2,179.30	\$2,614.11	\$2,893.43	\$3,485.75 \$3,561.89		\$1,895.43 \$1,932.16		\$2,981.46	<b>\$3,307.40</b>	\$3,988.81	\$4,405.73	9

L				N	Monthly Pren	nium per \$3	00 Monthly E	Benefit Amou			crease (Res	sulting in 21°	% Cumulativ	e Increase)					
Issue			uture Purch	aca Ontion		-		Aut	Facility - 90	Ound Inflatio	n			Aut	o 5% Comp	ound Inflatio	^		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$2.33	\$2.98	\$3.50	\$3.94	\$4.81	\$5.40	\$3.62	\$4.66	\$5.53	\$6.33	\$7.95	\$9.02	\$7.25	\$9.46	\$11.34	\$13.18	\$16.85	\$19.16	25
26	\$2.34	\$3.00	\$3.53	\$3.96	\$4.84	\$5.43	\$3.67	\$4.73	\$5.63	\$6.44	\$8.10	\$9.19	\$7.34	\$9.57	\$11.47	\$13.33	\$17.07	\$19.40	26
27	\$2.37	\$3.01	\$3.55	\$3.98	\$4.87	\$5.48	\$3.74	\$4.81	\$5.72	\$6.55	\$8.24	\$9.35	\$7.41	\$9.68	\$11.61	\$13.50	\$17.29	\$19.67	27
28	\$2.38	\$3.04	\$3.59	\$4.02	\$4.92	\$5.53	\$3.80	\$4.87	\$5.82	\$6.66	\$8.38	\$9.53	\$7.50	\$9.80	\$11.75	\$13.66	\$17.51	\$19.92	28
29	\$2.39	\$3.05	\$3.61	\$4.04	\$4.96	\$5.57	\$3.86	\$4.96	\$5.92	\$6.77	\$8.54	\$9.69	\$7.59	\$9.92	\$11.89	\$13.83	\$17.73	\$20.17	29
30	\$2.40	\$3.07	\$3.63	\$4.08	\$4.99	\$5.61	\$3.92	\$5.05	\$6.02	\$6.89	\$8.68	\$9.88	\$7.67	\$10.04	\$12.05	\$14.00	\$17.94	\$20.44	30
31	\$2.41	\$3.09	\$3.65	\$4.10	\$5.04	\$5.67	\$3.98	\$5.13	\$6.12	\$7.01	\$8.83	\$10.05	\$7.77	\$10.16	\$12.19	\$14.17	\$18.17	\$20.70	31
32	\$2.43	\$3.11	\$3.67	\$4.13	\$5.07	\$5.70	\$4.04	\$5.21	\$6.20	\$7.13	\$8.99	\$10.24	\$7.87	\$10.29	\$12.33	\$14.34	\$18.40	\$20.97	32
33 34	\$2.44 \$2.45	\$3.14	\$3.71	\$4.16	\$5.10	\$5.75	\$4.10	\$5.30	\$6.31 \$6.42	\$7.25	\$9.15 \$9.31	\$10.42	\$7.96 \$8.06	\$10.41	\$12.47	\$14.52	\$18.63	\$21.24	33 34
35	\$2.45 \$2.46	\$3.15 \$3.17	\$3.73 \$3.75	\$4.19 \$4.22	\$5.15 \$5.19	\$5.80 \$5.83	\$4.16 \$4.22	\$5.39 \$5.47	\$6.52	\$7.37 \$7.50	\$9.31	\$10.62 \$10.79	\$8.06	\$10.53 \$10.65	\$12.62 \$12.78	\$14.71 \$14.88	\$18.87 \$19.11	\$21.52 \$21.79	35
36	\$2.50	\$3.21	\$3.73	\$4.27	\$5.13	\$5.92	\$4.32	\$5.58	\$6.66	\$7.66	\$9.68	\$11.02	\$8.26	\$10.03	\$12.76	\$15.09	\$19.37	\$22.11	36
37	\$2.52	\$3.25	\$3.85	\$4.33	\$5.34	\$6.01	\$4.42	\$5.69	\$6.79	\$7.82	\$9.89	\$11.26	\$8.37	\$10.93	\$13.11	\$15.29	\$19.65	\$22.42	37
38	\$2.54	\$3.28	\$3.89	\$4.39	\$5.41	\$6.08	\$4.51	\$5.80	\$6.92	\$7.98	\$10.11	\$11.51	\$8.48	\$11.09	\$13.30	\$15.50	\$19.93	\$22.74	38
39	\$2.56	\$3.31	\$3.95	\$4.44	\$5.48	\$6.17	\$4.61	\$5.91	\$7.06	\$8.14	\$10.32	\$11.75	\$8.59	\$11.23	\$13.48	\$15.72	\$20.21	\$23.07	39
40	\$2.59	\$3.36	\$3.99	\$4.50	\$5.56	\$6.26	\$4.71	\$6.02	\$7.22	\$8.32	\$10.54	\$12.00	\$8.71	\$11.39	\$13.66	\$15.94	\$20.49	\$23.39	40
41	\$2.62	\$3.39	\$4.04	\$4.57	\$5.63	\$6.34	\$4.81	\$6.14	\$7.36	\$8.48	\$10.77	\$12.25	\$8.83	\$11.54	\$13.84	\$16.16	\$20.79	\$23.73	41
42	\$2.64	\$3.42	\$4.09	\$4.61	\$5.70	\$6.42	\$4.92	\$6.26	\$7.50	\$8.67	\$11.00	\$12.53	\$8.95	\$11.70	\$14.03	\$16.37	\$21.08	\$24.07	42
43	\$2.66	\$3.47	\$4.14	\$4.68	\$5.78	\$6.51	\$5.03	\$6.38	\$7.66	\$8.84	\$11.23	\$12.79	\$9.08	\$11.86	\$14.22	\$16.60	\$21.38	\$24.41	43
44	\$2.68	\$3.51	\$4.19	\$4.73	\$5.84	\$6.60	\$5.13	\$6.50	\$7.82	\$9.03	\$11.47	\$13.07	\$9.20	\$12.01	\$14.41	\$16.83	\$21.68	\$24.76	44
45	\$2.73	\$3.54	\$4.24	\$4.79	\$5.92	\$6.68	\$5.23	\$6.62	\$7.98	\$9.21	\$11.72	\$13.35	\$9.32	\$12.18	\$14.62	\$17.06	\$21.98	\$25.11	45
46 47	\$2.77 \$2.82	\$3.62 \$3.70	\$4.33 \$4.42	\$4.88 \$4.99	\$6.06 \$6.19	\$6.84 \$7.00	\$5.49 \$5.78	\$6.96 \$7.30	\$8.34 \$8.71	\$9.56 \$9.93	\$12.01 \$12.32	\$13.71 \$14.06	\$9.46 \$9.60	\$12.36 \$12.56	\$14.85 \$15.09	\$17.34 \$17.62	\$22.34 \$22.72	\$25.53 \$25.96	46 47
47	\$2.82 \$2.87	\$3.70 \$3.75	\$4.42 \$4.51	\$4.99 \$5.10	\$6.19 \$6.34	\$7.00 \$7.16	\$5.78 \$6.06	\$7.30 \$7.69	\$8.71 \$9.11	\$9.93 \$10.32	\$12.32 \$12.63	\$14.06 \$14.42	\$9.60 \$9.76	\$12.56 \$12.77	\$15.09 \$15.33	\$17.62 \$17.91	\$22.72 \$23.09	\$25.96 \$26.39	47
48 49	\$2.87 \$2.92	\$3.75 \$3.83	\$4.51 \$4.61	\$5.10 \$5.21	\$6.34 \$6.49	\$7.16	\$6.06 \$6.37	\$7.69 \$8.07	\$9.11 \$9.53	\$10.32 \$10.73	\$12.63 \$12.96	\$14.42 \$14.80	\$9.76 \$9.91	\$12.77 \$12.97	\$15.33 \$15.58	\$17.91 \$18.19	\$23.09 \$23.47	\$26.39 \$26.83	48 49
50	\$2.92	\$3.89	\$4.71	\$5.32	\$6.49	\$7.49	\$6.69	\$8.48	\$9.96	\$11.13	\$13.29	\$15.19	\$10.07	\$13.18	\$15.83	\$18.49	\$23.86	\$27.27	50
51	\$3.01	\$3.97	\$4.80	\$5.45	\$6.77	\$7.65	\$7.03	\$8.92	\$10.41	\$11.57	\$13.63	\$15.58	\$10.23	\$13.39	\$16.08	\$18.79	\$24.27	\$27.72	51
52	\$3.06	\$4.04	\$4.88	\$5.56	\$6.91	\$7.82	\$7.39	\$9.38	\$10.88	\$12.01	\$13.98	\$15.97	\$10.38	\$13.60	\$16.34	\$19.10	\$24.66	\$28.18	52
53	\$3.11	\$4.11	\$4.98	\$5.67	\$7.05	\$7.98	\$7.77	\$9.85	\$11.37	\$12.47	\$14.34	\$16.38	\$10.54	\$13.82	\$16.60	\$19.40	\$25.07	\$28.66	53
54	\$3.16	\$4.19	\$5.08	\$5.78	\$7.18	\$8.14	\$8.17	\$10.35	\$11.88	\$12.96	\$14.71	\$16.81	\$10.71	\$14.04	\$16.86	\$19.72	\$25.49	\$29.13	54
55	\$3.21	\$4.26	\$5.17	\$5.89	\$7.34	\$8.31	\$8.58	\$10.88	\$12.41	\$13.46	\$15.08	\$17.25	\$10.89	\$14.26	\$17.13	\$20.04	\$25.89	\$29.61	55
56	\$3.51	\$4.62	\$5.58	\$6.36	\$7.95	\$9.02	\$9.00	\$11.41	\$13.01	\$14.12	\$15.99	\$18.29	\$11.34	\$14.87	\$17.89	\$20.96	\$27.14	\$31.05	56
57	\$3.83	\$4.98	\$5.97	\$6.82	\$8.57	\$9.72	\$9.45	\$11.97	\$13.64	\$14.80	\$16.97	\$19.43	\$11.81	\$15.51	\$18.68	\$21.92	\$28.45	\$32.56	57
58	\$4.14	\$5.36	\$6.38	\$7.29	\$9.19	\$10.43	\$9.92	\$12.56	\$14.30	\$15.51	\$18.02	\$20.60	\$12.30	\$16.19	\$19.51	\$22.95	\$29.81	\$34.14	58
59 60	\$4.44	\$5.72	\$6.79	\$7.77	\$9.80	\$11.14	\$10.42	\$13.18	\$15.00	\$16.26	\$19.12	\$21.87	\$12.80	\$16.90	\$20.39	\$23.99	\$31.24	\$35.81	59 60
61	\$4.75 \$5.06	\$6.08 \$6.45	\$7.18 \$7.59	\$8.24 \$8.71	\$10.42 \$11.03	\$11.86 \$12.56	\$10.93 \$11.48	\$13.83 \$14.51	\$15.73 \$16.49	\$17.05 \$17.88	\$20.28 \$21.52	\$23.21 \$24.64	\$13.33 \$13.89	\$17.62 \$18.38	\$21.30 \$22.25	\$25.11 \$26.27	\$32.75 \$34.32	\$37.54 \$39.37	61
62	\$5.37	\$6.81	\$8.00	\$9.20	\$11.65	\$13.28	\$12.02	\$15.22	\$17.30	\$18.72	\$22.83	\$26.16	\$14.47	\$19.18	\$23.25	\$27.48	\$35.96	\$41.29	62
63	\$5.93	\$7.54	\$8.84	\$10.18	\$12.91	\$14.71	\$12.71	\$16.07	\$18.26	\$19.75	\$24.57	\$28.16	\$15.51	\$20.54	\$24.87	\$29.32	\$38.24	\$43.87	63
64	\$6.50	\$8.25	\$9.69	\$11.15	\$14.16	\$16.13	\$13.42	\$16.96	\$19.26	\$20.82	\$26.47	\$30.29	\$16.64	\$21.99	\$26.60	\$31.28	\$40.66	\$46.60	64
65	\$7.06	\$8.98	\$10.54	\$12.13	\$15.40	\$17.56	\$14.17	\$17.91	\$20.33	\$21.97	\$28.50	\$32.62	\$17.85	\$23.54	\$28.45	\$33.37	\$43.23	\$49.50	65
66	\$7.62	\$9.69	\$11.40	\$13.11	\$16.67	\$18.98	\$14.97	\$18.90	\$21.45	\$23.16	\$30.69	\$35.09	\$19.14	\$25.19	\$30.42	\$35.60	\$45.97	\$52.59	66
67	\$8.20	\$10.42	\$12.24	\$14.10	\$17.91	\$20.41	\$15.80	\$19.94	\$22.63	\$24.44	\$33.07	\$37.75	\$20.52	\$26.98	\$32.53	\$37.97	\$48.90	\$55.86	67
68	\$9.31	\$11.86	\$13.96	\$16.05	\$20.32	\$23.12	\$17.01	\$21.67	\$24.88	\$27.19	\$36.25	\$41.29	\$22.36	\$29.47	\$35.55	\$41.34	\$52.95	\$60.38	68
69	\$10.42	\$13.30	\$15.68	\$17.99	\$22.73	\$25.85	\$18.30	\$23.55	\$27.36	\$30.24	\$39.71	\$45.18	\$24.37	\$32.18	\$38.85	\$45.00	\$57.34	\$65.26	69
70 71	\$11.53 \$12.63	\$14.74 \$16.18	\$17.39 \$19.11	\$19.92 \$21.87	\$25.14 \$27.54	\$28.57 \$31.30	\$19.72 \$21.25	\$25.58 \$27.80	\$30.09 \$33.07	\$33.64 \$37.41	\$43.52 \$47.67	\$49.43 \$54.08	\$26.57 \$28.95	\$35.12 \$38.36	\$42.47 \$46.42	\$48.99 \$53.34	\$62.10 \$67.25	\$70.55 \$76.26	70 71
71	\$12.63	\$17.62	\$20.81	\$23.80	\$27.54 \$29.95	\$31.30	\$21.25	\$27.80	\$36.37	\$37.41 \$41.61	\$52.23	\$54.08 \$59.15	\$28.95	\$38.36 \$41.87	\$50.73	\$53.34 \$58.08	\$72.84	\$82.42	71
73	\$15.74	\$20.28	\$24.06	\$27.42	\$34.34	\$38.92	\$25.33	\$33.56	\$40.54	\$46.26	\$57.84	\$65.42	\$34.64	\$46.13	\$56.05	\$63.98	\$79.90	\$90.28	73
74	\$17.75	\$22.96	\$27.30	\$31.04	\$38.72	\$43.84	\$28.06	\$37.33	\$45.18	\$51.43	\$64.05	\$72.35	\$38.03	\$50.84	\$61.91	\$70.46	\$87.65	\$98.88	74
75	\$19.75	\$25.62	\$30.54	\$34.64	\$43.11	\$48.75	\$31.08	\$41.50	\$50.36	\$57.18	\$70.94	\$80.01	\$41.76	\$56.02	\$68.38	\$77.59	\$96.15	\$108.31	75
76	\$21.75	\$28.29	\$33.78	\$38.26	\$47.50	\$53.67	\$34.41	\$46.15	\$56.14	\$63.56	\$78.56	\$88.50	\$45.85	\$61.73	\$75.53	\$85.46	\$105.47	\$118.62	76
77	\$23.74	\$30.95	\$37.03	\$41.88	\$51.89	\$58.58	\$38.13	\$51.32	\$62.59	\$70.66	\$87.02	\$97.87	\$50.34	\$68.01	\$83.44	\$94.14	\$115.70	\$129.94	77
78	\$25.60	\$33.42	\$40.05	\$45.27	\$56.01	\$63.15	\$40.52	\$54.67	\$66.79	\$75.36	\$92.68	\$104.08	\$53.13	\$71.95	\$88.37	\$99.66	\$122.30	\$137.16	78
79	\$27.43	\$35.88	\$43.08	\$48.66	\$60.14	\$67.74	\$43.07	\$58.25	\$71.28	\$80.37	\$98.69	\$110.70	\$56.09	\$76.10	\$93.62	\$105.50	\$129.26	\$144.76	79
80	\$29.27	\$38.35	\$46.10	\$52.05	\$64.26	\$72.33	\$45.77	\$62.06	\$76.08	\$85.71	\$105.11	\$117.74	\$59.19	\$80.49	\$99.18	\$111.68	\$136.63	\$152.80	80
81	\$31.12	\$40.81	\$49.12	\$55.45	\$68.38	\$76.91	\$48.65 \$51.70	\$66.13	\$81.18	\$91.42	\$111.93	\$125.24	\$62.47	\$85.14	\$105.05	\$118.23	\$144.42	\$161.28	81
82 83	\$32.96 \$35.38	\$43.29 \$46.54	\$52.14 \$56.17	\$58.84 \$63.38	\$72.50 \$78.06	\$81.48 \$87.64	\$51.70 \$54.95	\$70.44 \$75.02	\$86.63 \$92.37	\$97.50 \$103.95	\$119.20 \$127.00	\$133.20 \$141.79	\$65.93 \$69.73	\$90.05 \$95.37	\$111.29 \$118.01	\$125.18 \$132.72	\$152.65 \$161.70	\$170.25 \$180.20	82 83
84	\$37.82	\$49.81	\$60.18	\$67.91	\$83.60	\$93.80	\$58.40	\$79.88	\$98.51	\$110.84	\$135.29	\$150.92	\$73.76	\$101.01	\$125.15	\$132.72	\$171.31	\$190.74	84
85	\$40.24	\$53.08	\$64.22	\$72.46	\$89.14	\$99.96	\$62.06	\$85.06	\$105.05	\$110.04	\$144.13	\$160.66	\$78.00	\$106.99	\$132.73	\$140.70	\$181.49	\$201.91	85
86	\$42.66	\$56.34	\$68.23	\$76.99	\$94.69	\$106.12	\$65.96	\$90.59	\$112.04	\$125.98	\$153.56	\$171.01	\$82.49	\$113.32	\$140.76	\$158.15	\$192.27	\$213.71	86
87	\$45.08	\$59.61	\$72.26	\$81.53	\$100.22	\$112.28	\$70.07	\$96.47	\$119.47	\$134.33	\$163.59	\$182.03	\$87.24	\$120.03	\$149.28	\$167.68	\$203.68	\$226.18	87
88	\$47.36	\$62.60	\$75.93	\$85.69	\$105.39	\$118.09	\$73.06	\$100.66	\$124.73	\$140.27	\$170.93	\$190.20	\$90.65	\$124.73	\$155.17	\$174.35	\$211.89	\$235.35	88
89	\$49.64	\$65.59	\$79.60	\$89.86	\$110.57	\$123.89	\$76.19	\$105.03	\$130.21	\$146.49	\$178.59	\$198.75	\$94.20	\$129.60	\$161.29	\$181.28	\$220.45	\$244.87	89
90	\$51.93	\$68.60	\$83.27	\$94.02	\$115.74	\$129.69	\$79.44	\$109.58	\$135.93	\$152.97	\$186.59	\$207.66	\$97.88	\$134.66	\$167.66	\$188.50	\$229.34	\$254.78	90
91	\$54.22	\$71.60	\$86.94	\$98.18	\$120.91	\$135.50	\$82.83	\$114.33	\$141.91	\$159.73	\$194.95	\$216.98	\$101.71	\$139.92	\$174.27	\$195.99	\$238.60	\$265.09	91
92	\$56.52	\$74.60	\$90.61	\$102.34	\$126.08	\$141.31	\$86.37	\$119.28	\$148.17	\$166.82	\$203.69	\$226.73	\$105.68	\$145.39	\$181.17	\$203.76	\$248.24	\$275.83	92
93	\$58.05	\$76.56	\$92.96	\$105.03	\$129.45	\$145.06	\$88.31	\$121.96	\$151.48	\$170.59	\$208.35	\$231.86	\$107.76	\$148.09	\$184.53	\$207.59	\$252.98	\$281.03	93
94	\$59.57	\$78.51	\$95.33	\$107.71	\$132.81	\$148.81	\$90.28	\$124.70	\$154.87	\$174.45	\$213.10	\$237.11	\$109.87	\$150.87	\$187.94	\$211.49	\$257.82	\$286.32	94 95
95 96	\$61.09 \$62.63	\$80.45 \$82.41	\$97.68 \$100.05	\$110.40 \$113.09	\$136.17 \$139.54	\$152.56 \$156.31	\$92.30 \$94.37	\$127.49 \$130.34	\$158.33 \$161.88	\$178.39 \$182.42	\$217.97 \$222.96	\$242.46 \$247.94	\$112.02 \$114.21	\$153.68 \$156.55	\$191.42 \$194.96	\$215.46 \$219.49	\$262.76 \$267.77	\$291.72 \$297.22	95 96
96	\$64.15	\$84.36	\$100.05	\$115.76	\$139.54	\$160.05	\$94.37 \$96.48	\$130.34	\$165.50	\$182.42	\$222.96	\$247.94	\$114.21	\$159.48	\$194.96	\$219.49	\$272.90	\$302.83	96
98	\$65.68	\$86.32	\$102.40	\$118.45	\$142.90	\$160.05	\$98.65	\$136.21	\$169.19	\$190.74	\$233.27	\$259.27	\$118.73	\$162.47	\$202.28	\$223.63	\$272.90	\$302.63	98
	\$67.22	\$88.28	\$104.70	\$121.13	\$149.63	\$167.55	\$100.87	\$139.24	\$172.99	\$195.05	\$238.60	\$265.12	\$121.08	\$165.52	\$206.04	\$232.14	\$283.46	\$314.36	99
99																			

				Q	uarterly Pre	mium per \$	300 Monthly I	Benefit Amo	unt After 10 Facility - 90		ncrease (Re	sulting in 21	% Cumulativ	ve Increase)					
Issue			uture Purch						o 3% Comp	ound Inflatio					o 5% Comp				Issu
Age 25	2 Year \$6.86	3 Year \$8.75	4 Year \$10.29	5 Year \$11.57	7 Year \$14.12	Lifetime \$15.86	2 Year \$10.64	3 Year \$13.70	4 Year \$16.26	5 Year \$18.61	7 Year \$23.38	Lifetime \$26.50	2 Year \$21.31	3 Year \$27.82	4 Year \$33.34	5 Year \$38.74	7 Year \$49.56	Lifetime \$56.35	Ag 25
26	\$6.90	\$8.82	\$10.38	\$11.63	\$14.23	\$15.97	\$10.81	\$13.92	\$16.54	\$18.92	\$23.80	\$26.99	\$21.56	\$28.15	\$33.73	\$39.20	\$50.19	\$57.07	2
27	\$6.93	\$8.86	\$10.45	\$11.70	\$14.34	\$16.12	\$10.99	\$14.12	\$16.83	\$19.25	\$24.22	\$27.50	\$21.80	\$28.46	\$34.11	\$39.67	\$50.83	\$57.82	2
28 29	\$6.97 \$7.01	\$8.93 \$8.97	\$10.53 \$10.60	\$11.81 \$11.88	\$14.44 \$14.59	\$16.26 \$16.36	\$11.17 \$11.35	\$14.34 \$14.59	\$17.11 \$17.40	\$19.57 \$19.88	\$24.65 \$25.08	\$28.00 \$28.50	\$22.06 \$22.30	\$28.81 \$29.17	\$34.55 \$34.97	\$40.16 \$40.66	\$51.47 \$52.12	\$58.55 \$59.30	2
30	\$7.04	\$9.04	\$10.67	\$11.99	\$14.69	\$16.50	\$11.53	\$14.84	\$17.68	\$20.24	\$25.51	\$29.03	\$22.55	\$29.52	\$35.40	\$41.16	\$52.76	\$60.09	3
31	\$7.08	\$9.08	\$10.75	\$12.07	\$14.80	\$16.65	\$11.70	\$15.09	\$17.97	\$20.59	\$25.97	\$29.56	\$22.84	\$29.89	\$35.83	\$41.66	\$53.44	\$60.86	3
32 33	\$7.15 \$7.18	\$9.15 \$9.21	\$10.81 \$10.89	\$12.13 \$12.23	\$14.91 \$15.02	\$16.76 \$16.91	\$11.88 \$12.07	\$15.33 \$15.59	\$18.25 \$18.58	\$20.96 \$21.31	\$26.42 \$26.90	\$30.10 \$30.62	\$23.12 \$23.42	\$30.24 \$30.59	\$36.26 \$36.67	\$42.15 \$42.69	\$54.11 \$54.79	\$61.66 \$62.44	3
34	\$7.10	\$9.21	\$10.09	\$12.23	\$15.02	\$17.04	\$12.07	\$15.83	\$18.89	\$21.66	\$27.36	\$30.62	\$23.69	\$30.95	\$37.10	\$43.22	\$55.45	\$63.25	3
35	\$7.26	\$9.32	\$11.02	\$12.42	\$15.26	\$17.15	\$12.42	\$16.08	\$19.18	\$22.06	\$27.85	\$31.72	\$23.98	\$31.31	\$37.58	\$43.76	\$56.17	\$64.08	3
36	\$7.34	\$9.43	\$11.17	\$12.56	\$15.48	\$17.40	\$12.71	\$16.40	\$19.57	\$22.52	\$28.46	\$32.41	\$24.30	\$31.72	\$38.07	\$44.36	\$56.96	\$64.99	3
37 38	\$7.40 \$7.47	\$9.54 \$9.65	\$11.32 \$11.46	\$12.74 \$12.91	\$15.70 \$15.90	\$17.64 \$17.90	\$12.98 \$13.28	\$16.72 \$17.04	\$19.95 \$20.35	\$22.98 \$23.44	\$29.06 \$29.71	\$33.12 \$33.84	\$24.61 \$24.94	\$32.16 \$32.58	\$38.57 \$39.09	\$44.97 \$45.57	\$57.78 \$58.59	\$65.92 \$66.84	3
39	\$7.54	\$9.76	\$11.59	\$13.06	\$16.12	\$18.14	\$13.55	\$17.37	\$20.78	\$23.95	\$30.35	\$34.55	\$25.26	\$33.01	\$39.63	\$46.21	\$59.41	\$67.80	3
40	\$7.61	\$9.85	\$11.74	\$13.23	\$16.32	\$18.39	\$13.84	\$17.68	\$21.20	\$24.44	\$30.99	\$35.29	\$25.62	\$33.48	\$40.16	\$46.85	\$60.26	\$68.76	4
41 42	\$7.69	\$9.96	\$11.88	\$13.41	\$16.54	\$18.65	\$14.12	\$18.04	\$21.64	\$24.94	\$31.67	\$36.04	\$25.97	\$33.95	\$40.69	\$47.50	\$61.12	\$69.76	4
42	\$7.76 \$7.83	\$10.07 \$10.18	\$12.02 \$12.17	\$13.55 \$13.74	\$16.76 \$16.96	\$18.89 \$19.14	\$14.44 \$14.76	\$18.39 \$18.74	\$22.06 \$22.52	\$25.48 \$26.00	\$32.33 \$33.01	\$36.82 \$37.61	\$26.33 \$26.69	\$34.40 \$34.86	\$41.23 \$41.81	\$48.14 \$48.81	\$61.96 \$62.87	\$70.76 \$71.75	4
44	\$7.90	\$10.32	\$12.31	\$13.92	\$17.18	\$19.38	\$15.09	\$19.11	\$22.98	\$26.53	\$33.73	\$38.42	\$27.03	\$35.32	\$42.37	\$49.49	\$63.75	\$72.79	4
45	\$8.01	\$10.42	\$12.45	\$14.05	\$17.40	\$19.64	\$15.37	\$19.46	\$23.44	\$27.07	\$34.44	\$39.28	\$27.39	\$35.79	\$42.98	\$50.16	\$64.60	\$73.82	4
46 47	\$8.14 \$8.29	\$10.64 \$10.86	\$12.74 \$12.98	\$14.38 \$14.69	\$17.82 \$18.22	\$20.10 \$20.56	\$16.16 \$16.96	\$20.46 \$21.49	\$24.52 \$25.62	\$28.11 \$29.21	\$35.32 \$36.21	\$40.30 \$41.34	\$27.82 \$28.24	\$36.37 \$36.93	\$43.65 \$44.36	\$50.97 \$51.80	\$65.67 \$66.77	\$75.05 \$76.31	4
48	\$8.44	\$11.02	\$13.28	\$15.02	\$18.65	\$20.56	\$17.82	\$22.59	\$26.79	\$30.35	\$37.14	\$42.39	\$28.68	\$37.53	\$45.08	\$52.65	\$67.88	\$77.58	4
49	\$8.58	\$11.24	\$13.55	\$15.33	\$19.07	\$21.53	\$18.71	\$23.73	\$28.00	\$31.53	\$38.10	\$43.52	\$29.14	\$38.14	\$45.78	\$53.50	\$69.01	\$78.87	4
50	\$8.71	\$11.46	\$13.84	\$15.65	\$19.46	\$22.02	\$19.68	\$24.94	\$29.28	\$32.74	\$39.06	\$44.65	\$29.60	\$38.74	\$46.54	\$54.35	\$70.16	\$80.19	5
51 52	\$8.86 \$9.00	\$11.66 \$11.88	\$14.08 \$14.38	\$16.01 \$16.32	\$19.88 \$20.32	\$22.48 \$22.98	\$20.67 \$21.74	\$26.22 \$27.58	\$30.59 \$31.98	\$34.01 \$35.32	\$40.05 \$41.10	\$45.78 \$46.96	\$30.05 \$30.53	\$39.35 \$40.00	\$47.28 \$48.03	\$55.25 \$56.13	\$71.34 \$72.50	\$81.51 \$82.85	5 5
53	\$9.15	\$12.10	\$14.65	\$16.65	\$20.74	\$23.44	\$22.84	\$28.95	\$33.44	\$36.67	\$42.15	\$48.17	\$30.99	\$40.62	\$48.81	\$57.07	\$73.71	\$84.24	5
54	\$9.28	\$12.31	\$14.95	\$16.96	\$21.13	\$23.95	\$24.02	\$30.42	\$34.94	\$38.10	\$43.22	\$49.41	\$31.48	\$41.26	\$49.59	\$57.98	\$74.92	\$85.64	5
55 56	\$9.43 \$10.32	\$12.53 \$13.59	\$15.19 \$16.40	\$17.29 \$18.68	\$21.56 \$23.38	\$24.41 \$26.50	\$25.21 \$26.47	\$31.98 \$33.54	\$36.47 \$38.25	\$39.59 \$41.51	\$44.32 \$47.04	\$50.70 \$53.79	\$32.02 \$33.34	\$41.90 \$43.71	\$50.34 \$52.58	\$58.92 \$61.61	\$76.13 \$79.78	\$87.04 \$91.28	5
56 57	\$10.32 \$11.24	\$13.59	\$16.40	\$20.06	\$25.19	\$28.60	\$20.47	\$35.19	\$40.08	\$43.52	\$47.04	\$53.79	\$33.34 \$34.72	\$45.61	\$54.92	\$64.46	\$83.63	\$95.73	5
58	\$12.17	\$15.75	\$18.74	\$21.45	\$26.99	\$30.66	\$29.17	\$36.93	\$42.05	\$45.61	\$52.98	\$60.59	\$36.15	\$47.60	\$57.38	\$67.44	\$87.65	\$100.40	5
59	\$13.06	\$16.83	\$19.95	\$22.84	\$28.81	\$32.77	\$30.62	\$38.74	\$44.12	\$47.81	\$56.21	\$64.28	\$37.64	\$49.65	\$59.94	\$70.54	\$91.85	\$105.26	5
60 61	\$13.98 \$14.87	\$17.90 \$18.96	\$21.13 \$22.30	\$24.22 \$25.62	\$30.62 \$32.44	\$34.86 \$36.93	\$32.16 \$33.76	\$40.66 \$42.66	\$46.24 \$48.49	\$50.12 \$52.54	\$59.62 \$63.25	\$68.23 \$72.44	\$39.20 \$40.84	\$51.80 \$54.04	\$62.60 \$65.43	\$73.82 \$77.23	\$96.27 \$100.89	\$110.39 \$115.76	6
62	\$15.80	\$20.03	\$23.51	\$27.03	\$34.25	\$39.03	\$35.35	\$44.76	\$50.86	\$55.03	\$67.10	\$76.91	\$42.50	\$56.39	\$68.38	\$80.80	\$105.73	\$121.41	6
63	\$17.44	\$22.17	\$26.00	\$29.92	\$37.96	\$43.22	\$37.36	\$47.23	\$53.68	\$58.06	\$72.25	\$82.78	\$45.61	\$60.37	\$73.11	\$86.20	\$112.41	\$128.96	6
64 65	\$19.11 \$20.78	\$24.27 \$26.39	\$28.50 \$30.99	\$32.80 \$35.68	\$41.62 \$45.29	\$47.42 \$51.62	\$39.45 \$41.66	\$49.87 \$52.65	\$56.63 \$59.76	\$61.23 \$64.57	\$77.80 \$83.78	\$89.08 \$95.87	\$48.92 \$52.48	\$64.64 \$69.19	\$78.19 \$83.63	\$91.96 \$98.12	\$119.53 \$127.12	\$136.99 \$145.54	6 6
66	\$20.76	\$28.50	\$33.51	\$38.57	\$48.98	\$55.78	\$44.01	\$55.56	\$63.07	\$68.09	\$90.22	\$103.17	\$56.28	\$74.06	\$89.43	\$104.65	\$135.15	\$154.61	6
67	\$24.08	\$30.62	\$36.00	\$41.45	\$52.65	\$59.98	\$46.43	\$58.63	\$66.53	\$71.86	\$97.23	\$110.99	\$60.29	\$79.33	\$95.62	\$111.64	\$143.76	\$164.21	6
68	\$27.36	\$34.86	\$41.05	\$47.17	\$59.73	\$67.98	\$49.98	\$63.72	\$73.15	\$79.94	\$106.55	\$121.41	\$65.74	\$86.63	\$104.52	\$121.52	\$155.67	\$177.52	6
69 70	\$30.62 \$33.90	\$39.09 \$43.33	\$46.07 \$51.13	\$52.87 \$58.55	\$66.80 \$73.89	\$75.99 \$83.99	\$53.82 \$57.98	\$69.22 \$75.21	\$80.43 \$88.44	\$88.90 \$98.89	\$116.75 \$127.92	\$132.84 \$145.32	\$71.64 \$78.08	\$94.59 \$103.28	\$114.22 \$124.86	\$132.30 \$144.03	\$168.59 \$182.57	\$191.88 \$207.43	6 7
71	\$37.14	\$47.56	\$56.17	\$64.28	\$80.96	\$91.99	\$62.47	\$81.71	\$97.23	\$109.99	\$140.16	\$158.98	\$85.13	\$112.77	\$136.47	\$156.82	\$197.73	\$207.43	7
72	\$40.41	\$51.80	\$61.19	\$69.97	\$88.06	\$99.96	\$67.28	\$88.76	\$106.91	\$122.34	\$153.54	\$173.89	\$92.79	\$123.08	\$149.16	\$170.75	\$214.16	\$242.33	7:
73	\$46.29	\$59.62	\$70.73	\$80.61	\$100.96	\$114.41	\$74.49	\$98.69	\$119.17	\$136.00	\$170.04	\$192.31	\$101.85	\$135.64	\$164.78	\$188.08	\$234.94	\$265.42	7:
74 75	\$52.18 \$58.06	\$67.49 \$75.31	\$80.26 \$89.79	\$91.25 \$101.85	\$113.84 \$126.75	\$128.89 \$143.33	\$82.50 \$91.36	\$109.75 \$122.01	\$132.84 \$148.06	\$151.20 \$168.09	\$188.32 \$208.57	\$212.70 \$235.25	\$111.80 \$122.77	\$149.48 \$164.70	\$182.00 \$201.03	\$207.15 \$228.13	\$257.70 \$282.67	\$290.72 \$318.43	7
76	\$63.92	\$83.17	\$99.32	\$112.49	\$139.63	\$157.77	\$101.17	\$135.67	\$165.07	\$186.87	\$230.98	\$260.18	\$134.79	\$181.50	\$222.05	\$251.26	\$310.07	\$348.77	7
77	\$69.80	\$91.00	\$108.86	\$123.12	\$152.55	\$172.22	\$112.09	\$150.88	\$184.03	\$207.76	\$255.84	\$287.73	\$147.98	\$199.97	\$245.28	\$276.76	\$340.15	\$382.03	7
78 79	\$75.24 \$80.65	\$98.25 \$105.48	\$117.74 \$126.64	\$133.09 \$143.09	\$164.67 \$176.80	\$185.66 \$199.14	\$119.14 \$126.60	\$160.72 \$171.25	\$196.37 \$209.57	\$221.55 \$236.28	\$272.46 \$290.15	\$306.01 \$325.47	\$156.21 \$164.89	\$211.52 \$223.73	\$259.83 \$275.24	\$292.99 \$310.17	\$359.56 \$380.04	\$403.24 \$425.60	79
80	\$86.05	\$112.74	\$135.53	\$153.09	\$188.93	\$212.62	\$126.60	\$182.46	\$223.65	\$252.01	\$309.00	\$346.17	\$174.02	\$236.64	\$275.24	\$328.35	\$401.70	\$449.23	8
81	\$91.50	\$120.00	\$144.39	\$163.03	\$201.03	\$226.12	\$143.04	\$194.41	\$238.66	\$268.76	\$329.07	\$368.19	\$183.67	\$250.31	\$308.86	\$347.60	\$424.58	\$474.17	8
82 83	\$96.91 \$104.03	\$127.25	\$153.29 \$165.13	\$173.00	\$213.16 \$229.49	\$239.56	\$152.01 \$161.55	\$207.12 \$220.56	\$254.67 \$271.57	\$286.66 \$305.62	\$350.44	\$391.60	\$193.84 \$205.01	\$264.74 \$280.39	\$327.17 \$346.95	\$368.01 \$390.18	\$448.77	\$500.53 \$529.80	8
83 84	\$104.03 \$111.18	\$136.82 \$146.42	\$165.13 \$176.95	\$186.34 \$199.67	\$229.49 \$245.77	\$257.65 \$275.77	\$161.55 \$171.68	\$220.56 \$234.86	\$271.57 \$289.62	\$305.62 \$325.85	\$373.35 \$397.75	\$416.86 \$443.72	\$205.01 \$216.82	\$280.39 \$296.97	\$346.95 \$367.94	\$390.18 \$413.66	\$475.41 \$503.67	\$529.80 \$560.79	8
85	\$118.29	\$156.04	\$188.79	\$213.03	\$262.08	\$293.88	\$182.46	\$250.09	\$308.86	\$347.41	\$423.75	\$472.31	\$229.31	\$314.55	\$390.21	\$438.55	\$533.58	\$593.59	8
86	\$125.40	\$165.64	\$200.61	\$226.36	\$278.38	\$311.98	\$193.92	\$266.31	\$329.37	\$370.39	\$451.47	\$502.77	\$242.51	\$333.15	\$413.83	\$464.96	\$565.28	\$628.31	8
87 88	\$132.52 \$139.24	\$175.23 \$184.06	\$212.45 \$223.23	\$239.70 \$251.93	\$294.66 \$309.85	\$330.09 \$347.16	\$206.02 \$214.80	\$283.64 \$295.94	\$351.26 \$366.71	\$394.94 \$412.40	\$480.96 \$502.51	\$535.17 \$559.19	\$256.49 \$266.52	\$352.90 \$366.71	\$438.88 \$456.20	\$492.99 \$512.58	\$598.82 \$622.97	\$664.98 \$691.91	8
88	\$139.24 \$145.96	\$184.06 \$192.85	\$223.23 \$234.00	\$251.93 \$264.17	\$309.85 \$325.08	\$347.16 \$364.24	\$214.80 \$223.97	\$295.94 \$308.78	\$366.71	\$412.40 \$430.66	\$502.51 \$525.03	\$559.19 \$584.31	\$266.52 \$276.95	\$366.71	\$456.20 \$474.20	\$512.58 \$532.97	\$622.97 \$648.12	\$691.91 \$719.92	8
90	\$152.68	\$201.67	\$244.82	\$276.41	\$340.26	\$381.28	\$233.54	\$322.17	\$399.64	\$449.72	\$548.59	\$610.52	\$287.76	\$395.90	\$492.92	\$554.17	\$674.28	\$749.06	9
91	\$159.40	\$210.50	\$255.60	\$288.65	\$355.49	\$398.35	\$243.50	\$336.14	\$417.21	\$469.61	\$573.17	\$637.91	\$299.00	\$411.38	\$512.38	\$576.19	\$701.48	\$779.36	9
92 93	\$166.17 \$170.64	\$219.32 \$225.07	\$266.39 \$273.32	\$300.89 \$308.78	\$370.69 \$380.57	\$415.43 \$426.47	\$253.94 \$259.62	\$350.69	\$435.60 \$445.36	\$490.42 \$501.52	\$598.85 \$612.55	\$666.59 \$681.67	\$310.71 \$316.79	\$427.42 \$435.39	\$532.65 \$542.51	\$599.07 \$610.31	\$729.80 \$743.75	\$810.91 \$826.21	9
93	\$170.64 \$175.13	\$225.07 \$230.81	\$273.32 \$280.25	\$308.78 \$316.68	\$380.57 \$390.46	\$426.47 \$437.49	\$259.62 \$265.42	\$358.55 \$366.60	\$445.36 \$455.31	\$501.52 \$512.88	\$612.55 \$626.53	\$681.67	\$316.79	\$435.39 \$443.54	\$542.51 \$552.53	\$610.31 \$621.76	\$743.75 \$757.98	\$826.21 \$841.79	9
95	\$179.61	\$236.53	\$287.20	\$324.59	\$400.36	\$448.53	\$271.36	\$374.81	\$465.49	\$524.46	\$640.83	\$712.83	\$329.35	\$451.83	\$562.78	\$633.44	\$772.49	\$857.65	9
96	\$184.13	\$242.29	\$294.13	\$332.48	\$410.23	\$459.55	\$277.44	\$383.21	\$475.90	\$536.31	\$655.48	\$728.95	\$335.79	\$460.26	\$573.20	\$645.32	\$787.25	\$873.84	9
97 98	\$188.62 \$193.09	\$248.03 \$253.78	\$301.06 \$308.01	\$340.34 \$348.24	\$420.12 \$430.02	\$470.54 \$481.57	\$283.67 \$290.04	\$391.74 \$400.47	\$486.54 \$497.43	\$548.41 \$560.79	\$670.46 \$685.80	\$745.43 \$762.25	\$342.38 \$349.09	\$468.86 \$477.65	\$583.84 \$594.69	\$657.48 \$669.86	\$802.34 \$817.71	\$890.31 \$907.10	9
98	\$193.09	\$253.78	\$308.01	\$356.13	\$430.02 \$439.91	\$492.59	\$290.04 \$296.55	\$400.47	\$497.43 \$508.56	\$573.45	\$701.48	\$779.46	\$355.96	\$486.62	\$605.75	\$682.48	\$833.35	\$907.10	9
100+	\$202.09	\$265.24	\$321.84	\$364.03	\$449.79	\$503.62	\$303.20	\$418.45	\$519.95	\$586.40	\$717.53	\$797.07	\$362.97	\$495.76	\$617.02	\$695.37	\$849.30	\$941.64	100

ļ					Annual Prer	mium per \$3	300 Monthly	Benefit Amo			ncrease (Re	sulting in 21	% Cumulativ	ve Increase)					
Issue			Future Purch	nase Option			1	Aı	Facility - 9 uto 3% Com		on			Aı	ıto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$25.78	\$32.87	\$38.61	\$43.42	\$53.03	\$59.58	\$39.94	\$51.43	\$61.05	\$69.86	\$87.76	\$99.53	\$80.01	\$104.46	\$125.16	\$145.48	\$186.09	\$211.60	25
26 27	\$25.92 \$26.05	\$33.13 \$33.26	\$39.01 \$39.28	\$43.68 \$43.95	\$53.44 \$53.83	\$59.98 \$60.51	\$40.61 \$41.27	\$52.24 \$53.03	\$62.12 \$63.18	\$71.06 \$72.27	\$89.38 \$90.97	\$101.39 \$103.26	\$80.95 \$81.90	\$105.67 \$106.87	\$126.64 \$128.11	\$147.21 \$148.95	\$188.49 \$190.89	\$214.27 \$217.07	26 27
28	\$26.03	\$33.53	\$39.55	\$44.35	\$54.23	\$61.05	\$41.95	\$53.83	\$64.25	\$73.47	\$92.58	\$105.26	\$82.83	\$108.20	\$120.11	\$150.81	\$190.89	\$217.07	28
29	\$26.32	\$33.66	\$39.81	\$44.62	\$54.77	\$61.45	\$42.61	\$54.77	\$65.33	\$74.67	\$94.17	\$107.00	\$83.75	\$109.54	\$131.31	\$152.69	\$195.70	\$222.68	29
30	\$26.46	\$33.92	\$40.07	\$45.01	\$55.18	\$61.99	\$43.29	\$55.70	\$66.40	\$76.01	\$95.79	\$109.01	\$84.69	\$110.87	\$132.92	\$154.55	\$198.10	\$225.63	30
31	\$26.59	\$34.07	\$40.34	\$45.29	\$55.57	\$62.52	\$43.95	\$56.64	\$67.46	\$77.34	\$97.52	\$111.00	\$85.77	\$112.21	\$134.52	\$156.43	\$200.64	\$228.56	31
32 33	\$26.85 \$26.98	\$34.33 \$34.60	\$40.61 \$40.88	\$45.56 \$45.96	\$55.98 \$56.38	\$62.92 \$63.45	\$44.62 \$45.29	\$57.57 \$58.52	\$68.53 \$69.73	\$78.68 \$80.01	\$99.25 \$100.99	\$113.01 \$115.02	\$86.83 \$87.89	\$113.54 \$114.87	\$136.13 \$137.72	\$158.29 \$160.30	\$203.18 \$205.72	\$231.50 \$234.44	32 33
34	\$27.12	\$34.73	\$41.14	\$46.22	\$56.77	\$63.99	\$45.25	\$59.44	\$70.93	\$81.35	\$100.33	\$117.15	\$88.97	\$116.23	\$139.34	\$162.31	\$208.25	\$237.51	34
35	\$27.25	\$34.99	\$41.40	\$46.62	\$57.31	\$64.38	\$46.62	\$60.38	\$72.01	\$82.83	\$104.59	\$119.16	\$90.04	\$117.56	\$141.06	\$164.31	\$210.93	\$240.58	35
36	\$27.51	\$35.41	\$41.95	\$47.16	\$58.10	\$65.33	\$47.69	\$61.58	\$73.47	\$84.56	\$106.87	\$121.69	\$91.23	\$119.16	\$142.93	\$166.58	\$213.87	\$244.06	36
37	\$27.79	\$35.81	\$42.48	\$47.82	\$58.92	\$66.26	\$48.76	\$62.79	\$74.93	\$86.30	\$109.14	\$124.37	\$92.44	\$120.76	\$144.80	\$168.86	\$216.94	\$247.53	37
38 39	\$28.05 \$28.31	\$36.20 \$36.61	\$43.02 \$43.55	\$48.50 \$49.03	\$59.72 \$60.51	\$67.19 \$68.12	\$49.83 \$50.90	\$63.99 \$65.20	\$76.42 \$78.01	\$88.03 \$89.90	\$111.54 \$113.95	\$127.04 \$129.71	\$93.64 \$94.84	\$122.36 \$123.97	\$146.81 \$148.82	\$171.12 \$173.53	\$220.01 \$223.09	\$251.00 \$254.61	38 39
40	\$28.59	\$37.00	\$44.08	\$49.70	\$61.31	\$69.07	\$51.98	\$66.40	\$79.62	\$91.76	\$116.36	\$132.52	\$96.18	\$125.71	\$150.81	\$175.93	\$226.29	\$258.21	40
41	\$28.86	\$37.40	\$44.62	\$50.36	\$62.12	\$70.00	\$53.03	\$67.73	\$81.21	\$93.64	\$118.90	\$135.32	\$97.52	\$127.44	\$152.82	\$178.33	\$229.50	\$261.95	41
42	\$29.13	\$37.80	\$45.16	\$50.90	\$62.92	\$70.93	\$54.23	\$69.07	\$82.83	\$95.66	\$121.43	\$138.26	\$98.86	\$129.18	\$154.83	\$180.74	\$232.71	\$265.71	42
43	\$29.39	\$38.20	\$45.69	\$51.56	\$63.72	\$71.87	\$55.44	\$70.40	\$84.56	\$97.65	\$123.97	\$141.20	\$100.19	\$130.91	\$156.96	\$183.28	\$236.05	\$269.45	43
44 45	\$29.66 \$30.05	\$38.74 \$39.15	\$46.22 \$46.75	\$52.24 \$52.77	\$64.52 \$65.33	\$72.81 \$73.73	\$56.64 \$57.71	\$71.73 \$73.07	\$86.30 \$88.03	\$99.66 \$101.65	\$126.64 \$129.32	\$144.27 \$147.48	\$101.52 \$102.86	\$132.65 \$134.39	\$159.10 \$161.37	\$185.82 \$188.35	\$239.38 \$242.59	\$273.32 \$277.19	44 45
45 46	\$30.05	\$39.15	\$46.75 \$47.82	\$53.97	\$66.92	\$75.48	\$60.64	\$76.81	\$92.05	\$105.53	\$129.32	\$147.48	\$102.86	\$134.39	\$163.91	\$188.35	\$242.59 \$246.60	\$277.19	45 46
47	\$31.12	\$40.74	\$48.76	\$55.18	\$68.39	\$77.21	\$63.72	\$80.69	\$96.18	\$109.67	\$135.99	\$155.22	\$106.07	\$138.67	\$166.58	\$194.49	\$250.73	\$286.54	47
48	\$31.66	\$41.40	\$49.83	\$56.38	\$70.00	\$79.09	\$66.92	\$84.82	\$100.58	\$113.95	\$139.47	\$159.24	\$107.67	\$140.93	\$169.26	\$197.70	\$254.87	\$291.35	48
49	\$32.20	\$42.22	\$50.90	\$57.57	\$71.60	\$80.82	\$70.27	\$89.10	\$105.13	\$118.35	\$143.07	\$163.37	\$109.41	\$143.21	\$171.92	\$200.90	\$259.16	\$296.16	49
50 51	\$32.74 \$33.26	\$43.02 \$43.81	\$51.98 \$52.90	\$58.78 \$60.12	\$73.07 \$74.67	\$82.69 \$84.43	\$73.88 \$77.61	\$93.64 \$98.45	\$109.95 \$114.87	\$122.90 \$127.70	\$146.67 \$150.41	\$167.65 \$171.92	\$111.14 \$112.88	\$145.48 \$147.74	\$174.72 \$177.53	\$204.12 \$207.46	\$263.43 \$267.84	\$301.09 \$306.04	50 51
52	\$33.79	\$43.81	\$52.90 \$53.97	\$61.31	\$76.27	\$84.43 \$86.30	\$81.62	\$103.53	\$114.87	\$127.70	\$150.41	\$171.92	\$112.88	\$147.74	\$177.53	\$207.46	\$267.84	\$306.04	52
53	\$34.33	\$45.42	\$55.03	\$62.52	\$77.88	\$88.03	\$85.77	\$108.75	\$125.58	\$137.72	\$158.29	\$180.87	\$116.36	\$152.56	\$183.28	\$214.27	\$276.79	\$316.33	53
54	\$34.86	\$46.22	\$56.11	\$63.72	\$79.35	\$89.90	\$90.17	\$114.21	\$131.18	\$143.07	\$162.31	\$185.56	\$118.22	\$154.96	\$186.22	\$217.75	\$281.33	\$321.53	54
55	\$35.41	\$47.03	\$57.04	\$64.92	\$80.95	\$91.63	\$94.71	\$120.10	\$136.93	\$148.69	\$166.45	\$190.36	\$120.23	\$157.37	\$189.02	\$221.21	\$285.88	\$326.89	55
56	\$38.74	\$51.03	\$61.58	\$70.14	\$87.76	\$99.53	\$99.39	\$125.97	\$143.61	\$155.89	\$176.61	\$201.97	\$125.16	\$164.18	\$197.44	\$231.36	\$299.63	\$342.78	56
57 58	\$42.22 \$45.69	\$55.03 \$59.18	\$65.99 \$70.40	\$75.35 \$80.55	\$94.58 \$101.39	\$107.40 \$115.15	\$104.32 \$109.54	\$132.12 \$138.67	\$150.55 \$157.89	\$163.37 \$171.25	\$187.42 \$198.91	\$214.40 \$227.49	\$130.38 \$135.73	\$171.25 \$178.74	\$206.26 \$215.48	\$242.04 \$253.28	\$314.06 \$329.15	\$359.48 \$376.98	57 58
59	\$49.03	\$63.18	\$74.93	\$85.77	\$108.20	\$123.04	\$115.02	\$145.48	\$165.65	\$179.54	\$211.06	\$241.38	\$141.33	\$186.48	\$225.08	\$264.89	\$344.92	\$395.27	59
60	\$52.50	\$67.19	\$79.35	\$90.97	\$115.02	\$130.91	\$120.76	\$152.69	\$173.66	\$188.22	\$223.88	\$256.22	\$147.21	\$194.49	\$235.10	\$277.19	\$361.47	\$414.51	60
61	\$55.85	\$71.19	\$83.75	\$96.18	\$121.83	\$138.67	\$126.78	\$160.17	\$182.08	\$197.31	\$237.51	\$271.98	\$153.35	\$202.92	\$245.66	\$290.02	\$378.84	\$434.68	61
62 63	\$59.31 \$65.46	\$75.22 \$83.23	\$88.30 \$97.65	\$101.52 \$112.35	\$128.65 \$142.54	\$146.54 \$162.31	\$132.78 \$140.26	\$168.05 \$177.40	\$191.03 \$201.58	\$206.66 \$218.01	\$251.93 \$271.30	\$288.81 \$310.85	\$159.63 \$171.25	\$211.73 \$226.70	\$256.75 \$274.52	\$303.37 \$323.68	\$397.01 \$422.13	\$455.93 \$484.24	62 63
64	\$71.73	\$91.10	\$107.00	\$123.17	\$156.30	\$178.07	\$140.26	\$177.40	\$212.67	\$229.90	\$292.14	\$334.49	\$183.68	\$242.73	\$293.62	\$345.31	\$448.83	\$514.44	64
65	\$78.01	\$99.12	\$116.36	\$133.98	\$170.05	\$193.83	\$156.43	\$197.70	\$224.42	\$242.46	\$314.59	\$360.01	\$197.03	\$259.82	\$314.06	\$368.42	\$477.30	\$546.50	65
66	\$84.16	\$107.00	\$125.84	\$144.80	\$183.94	\$209.46	\$165.24	\$208.65	\$236.84	\$255.68	\$338.77	\$387.40	\$211.33	\$278.12	\$335.84	\$393.01	\$507.49	\$580.56	66
67	\$90.43	\$115.02	\$135.18	\$155.63	\$197.70	\$225.21	\$174.33	\$220.14	\$249.81	\$269.84	\$365.08	\$416.79	\$226.42	\$297.89	\$359.08	\$419.19	\$539.81	\$616.63	67
68 69	\$102.73 \$115.02	\$130.91 \$146.81	\$154.15 \$173.00	\$177.13 \$198.51	\$224.29 \$250.87	\$255.28 \$285.33	\$187.68 \$202.11	\$239.25 \$259.95	\$274.65 \$302.03	\$300.17 \$333.83	\$400.09 \$438.42	\$455.93 \$498.80	\$246.86 \$269.05	\$325.27 \$355.20	\$392.48 \$428.93	\$456.32 \$496.80	\$584.56 \$633.06	\$666.59 \$720.56	68 69
70	\$113.02	\$162.71	\$173.00	\$219.88	\$277.45	\$315.39	\$202.11	\$282.40	\$332.09	\$371.36	\$480.37	\$545.69	\$209.05	\$387.79	\$468.88	\$540.88	\$685.55	\$778.92	70
71	\$139.47	\$178.60	\$210.93	\$241.38	\$304.04	\$345.44	\$234.58	\$306.85	\$365.08	\$413.05	\$526.33	\$596.99	\$319.67	\$423.47	\$512.42	\$588.83	\$742.46	\$841.98	71
72	\$151.75	\$194.49	\$229.77	\$262.77	\$330.62	\$375.36	\$252.62	\$333.30	\$401.42	\$459.40	\$576.55	\$652.96	\$348.38	\$462.20	\$560.12	\$641.20	\$804.18	\$909.96	72
73	\$173.79	\$223.88	\$265.57	\$302.71	\$379.12	\$429.62	\$279.73	\$370.57	\$447.50	\$510.70	\$638.53	\$722.15	\$382.46	\$509.37	\$618.76	\$706.26	\$882.19	\$996.67	73
74 75	\$195.98 \$218.01	\$253.41 \$282.80	\$301.37 \$337.17	\$342.65 \$382.46	\$427.47 \$475.97	\$483.98 \$538.21	\$309.78 \$343.05	\$412.10 \$458.19	\$498.80 \$555.97	\$567.73 \$631.18	\$707.20 \$783.21	\$798.70 \$883.40	\$419.86 \$461.00	\$561.32 \$618.50	\$683.42 \$754.89	\$777.87 \$856.68	\$967.68 \$1,061.46	\$1,091.65 \$1,195.71	74 75
76	\$240.05	\$312.32	\$372.97	\$422.39	\$524.32	\$592.44	\$379.92	\$509.50	\$619.84	\$701.71	\$867.36	\$977.04	\$506.15	\$681.55	\$833.83	\$943.51	\$1,164.33		76
77	\$262.09	\$341.70	\$408.76	\$462.33	\$572.81	\$646.69	\$420.93	\$566.53	\$691.03	\$780.13	\$960.74	\$1,080.43	\$555.71	\$750.88	\$921.06	\$1,039.28	\$1,277.32	\$1,434.57	77
78	\$282.54	\$368.95	\$442.16	\$499.74	\$618.35	\$697.18	\$447.37	\$603.54	\$737.39	\$831.96	\$1,023.12		\$586.58	\$794.29	\$975.70	\$1,100.20	\$1,350.13		78
79	\$302.84	\$396.08	\$475.55	\$537.27	\$663.92	\$747.80	\$475.42	\$643.08	\$786.95	\$887.27			\$619.16		\$1,033.54	\$1,164.72			79
80 81	\$323.15 \$343.59	\$423.34 \$450.58	\$508.95 \$542.21	\$574.67 \$612.22	\$709.46 \$754.89	\$798.44 \$849.06	\$505.34 \$537.14	\$685.15 \$730.04	\$839.84 \$896.21	\$946.31 \$1.009.23		\$1,299.90	\$653.50 \$689.70	\$888.60 \$939.90	\$1,094.85 \$1.159.77	\$1,232.98 \$1,305.25	\$1,508.43 \$1,594.32		80 81
82	\$343.59 \$363.88	\$477.83	\$575.61	\$649.63	\$800.44	\$899.55	\$537.14	\$777.73	\$956.33				\$727.90	\$939.90	\$1,159.77	\$1,305.25	\$1,685.17		82
83	\$390.60	\$513.77	\$620.10	\$699.72	\$861.75	\$967.55	\$606.61	\$828.22	\$1,019.78		\$1,401.97		\$769.85	\$1,052.91	\$1,302.84	\$1,465.16			83
84	\$417.45	\$549.84	\$664.44	\$749.82		\$1,035.54	\$644.68	\$881.93	\$1,087.52				\$814.20	\$1,115.16		\$1,553.31			84
85	\$444.17	\$585.89	\$708.93	\$799.91		\$1,103.53	\$685.15	\$939.09	\$1,159.77				\$861.08	\$1,181.16		\$1,646.82			85
86 87	\$470.89 \$497.60	\$621.96 \$658.03	\$753.29 \$797.76		\$1,045.30 \$1,106.47		\$728.17 \$773.59		\$1,236.85 \$1,319.01				\$910.65 \$963.14			\$1,745.94 \$1.851.20	\$2,122.66 \$2,248.62		86 87
88	\$522.85	\$691.16	\$838.24		\$1,106.47		\$806.59	\$1,065.06		\$1,483.05			\$963.14	\$1,325.16			\$2,248.62		88
89	\$548.10	\$724.16	\$878.71		\$1,220.69				\$1,437.49							\$2,001.35			89
90	\$573.34	\$757.30	\$919.33	\$1,037.95	\$1,277.74	\$1,431.76	\$876.99	\$1,209.74	\$1,500.68	\$1,688.78	\$2,060.00	\$2,292.57	\$1,080.56	\$1,486.65	\$1,850.94	\$2,080.97	\$2,531.95		90
91	\$598.59	\$790.42		\$1,083.91		\$1,495.88	\$914.39	\$1,262.24	\$1,566.68		\$2,152.30		\$1,122.77	\$1,544.77	\$1,924.01	\$2,163.67	\$2,634.15		91
92 93	\$623.98 \$640.81					\$1,560.00 \$1,601.41	\$953.52 \$974.90	\$1,316.87 \$1.346.39	\$1,635.74 \$1.672.34	\$1,841.59 \$1.883.27			\$1,166.72 \$1,189.56		\$2,000.15 \$2,037.16	\$2,249.56 \$2,291.76	\$2,740.49	\$3,045.05 \$3,102.48	92 93
93 94	\$640.81 \$657.64					\$1,601.41 \$1.642.82		\$1,346.39 \$1,376.58	\$1,672.34 \$1,709.74		\$2,300.19 \$2,352.68		\$1,189.56 \$1,212.94			\$2,291.76 \$2,334.78			93 94
95	\$674.47		\$1,078.43			\$1,684.22			\$1,747.94		\$2,406.39			\$1,696.65	\$2,074.02	\$2,378.60	\$2,900.78		95
96	\$691.43	\$909.83	\$1,104.48	\$1,248.48	\$1,540.48	\$1,725.65	\$1,041.82	\$1,438.97	\$1,787.08	\$2,013.91	\$2,461.42	\$2,737.27	\$1,260.91	\$1,728.32	\$2,152.45	\$2,423.22	\$2,956.22	\$3,281.37	96
97	\$708.26					\$1,766.92		\$1,471.02	\$1,827.02				\$1,285.61	\$1,760.64		\$2,468.90	\$3,012.86		97
98	\$725.10		\$1,156.56		\$1,614.77 \$1.651.90	\$1,808.32			\$1,867.90 \$1,909.72							\$2,515.38 \$2,562.80			98
99	\$742.06																		

ļ				Mo	nthly Premiu	m per \$300	Monthly Ber					ulting in 23.	12% Cumula	tive Increase	e)				
Issue		F	uture Purch	ase Option						EP - 50% F ound Inflatio				Aut	to 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$3.39 \$3.40	\$4.14 \$4.16	\$4.78 \$4.80	\$5.30 \$5.34	\$6.45 \$6.50	\$7.23 \$7.29	\$5.04 \$5.12	\$6.25 \$6.35	\$7.30 \$7.42	\$8.28 \$8.41	\$10.34 \$10.53	\$11.73 \$11.95	\$9.74 \$9.85	\$12.28 \$12.42	\$14.51 \$14.67	\$16.74 \$16.94	\$21.29 \$21.56	\$24.17 \$24.48	25 26
27	\$3.43	\$4.18	\$4.83	\$5.38	\$6.55	\$7.36	\$5.12	\$6.44	\$7.54	\$8.57	\$10.33	\$12.16	\$9.96	\$12.57	\$14.86	\$17.14	\$21.83	\$24.40	27
28	\$3.45	\$4.21	\$4.88	\$5.41	\$6.60	\$7.41	\$5.26	\$6.53	\$7.67	\$8.71	\$10.90	\$12.35	\$10.08	\$12.72	\$15.02	\$17.36	\$22.11	\$25.11	28
29 30	\$3.46 \$3.48	\$4.25 \$4.27	\$4.91 \$4.95	\$5.46 \$5.50	\$6.66 \$6.72	\$7.47 \$7.52	\$5.34 \$5.43	\$6.63 \$6.75	\$7.79 \$7.92	\$8.85 \$8.99	\$11.08 \$11.28	\$12.58 \$12.80	\$10.21 \$10.33	\$12.87 \$13.01	\$15.21 \$15.39	\$17.57 \$17.78	\$22.39 \$22.67	\$25.44 \$25.76	29 30
31	\$3.49	\$4.29	\$4.95 \$4.97	\$5.55	\$6.76	\$7.59	\$5.43 \$5.51	\$6.86	\$8.04	\$9.15	\$11.48	\$13.02	\$10.33	\$13.01	\$15.58	\$18.00	\$22.94	\$26.10	31
32	\$3.53	\$4.32	\$5.02	\$5.58	\$6.81	\$7.64	\$5.61	\$6.97	\$8.17	\$9.30	\$11.67	\$13.27	\$10.58	\$13.32	\$15.76	\$18.22	\$23.25	\$26.43	32
33	\$3.54	\$4.34	\$5.05	\$5.62	\$6.86	\$7.71	\$5.69	\$7.08	\$8.31	\$9.46	\$11.88	\$13.50	\$10.70	\$13.49	\$15.95	\$18.45	\$23.53	\$26.78	33
34 35	\$3.56 \$3.57	\$4.39 \$4.41	\$5.08 \$5.12	\$5.67 \$5.70	\$6.91 \$6.97	\$7.76 \$7.82	\$5.78 \$5.86	\$7.18 \$7.31	\$8.46 \$8.59	\$9.62 \$9.80	\$12.09 \$12.30	\$13.74 \$13.98	\$10.83 \$10.95	\$13.64 \$13.80	\$16.14 \$16.34	\$18.67 \$18.91	\$23.84 \$24.14	\$27.12 \$27.46	34 35
36	\$3.60	\$4.46	\$5.18	\$5.78	\$7.06	\$7.95	\$5.97	\$7.47	\$8.75	\$9.98	\$12.56	\$14.28	\$11.09	\$13.99	\$16.56	\$19.16	\$24.48	\$27.86	36
37	\$3.65	\$4.51	\$5.25	\$5.85	\$7.15	\$8.05	\$6.07	\$7.61	\$8.93	\$10.20	\$12.83	\$14.57	\$11.23	\$14.17	\$16.78	\$19.42	\$24.83	\$28.27	37
38 39	\$3.68 \$3.71	\$4.56 \$4.60	\$5.30 \$5.38	\$5.92 \$6.00	\$7.25 \$7.36	\$8.16 \$8.27	\$6.19 \$6.31	\$7.75 \$7.91	\$9.11 \$9.30	\$10.41 \$10.61	\$13.10 \$13.38	\$14.89 \$15.21	\$11.40 \$11.54	\$14.36 \$14.55	\$17.00 \$17.24	\$19.69 \$19.95	\$25.16 \$25.52	\$28.66 \$29.07	38 39
40	\$3.76	\$4.67	\$5.44	\$6.07	\$7.46	\$8.38	\$6.44	\$8.07	\$9.48	\$10.84	\$13.65	\$15.53	\$11.68	\$14.75	\$17.47	\$20.23	\$25.88	\$29.50	40
41	\$3.80	\$4.71	\$5.50	\$6.16	\$7.54	\$8.50	\$6.56	\$8.23	\$9.67	\$11.06	\$13.94	\$15.86	\$11.84	\$14.95	\$17.70	\$20.51	\$26.25	\$29.90	41
42 43	\$3.83 \$3.87	\$4.77 \$4.81	\$5.58	\$6.24 \$6.30	\$7.64 \$7.74	\$8.61 \$8.72	\$6.68 \$6.81	\$8.38 \$8.54	\$9.86 \$10.06	\$11.28 \$11.52	\$14.23 \$14.53	\$16.21 \$16.54	\$12.01 \$12.17	\$15.14	\$17.94 \$18.19	\$20.80 \$21.07	\$26.62 \$26.98	\$30.33 \$30.77	42 43
43	\$3.87 \$3.91	\$4.81 \$4.87	\$5.64 \$5.70	\$6.38	\$7.74 \$7.84	\$8.72	\$6.93	\$8.54 \$8.72	\$10.06	\$11.52	\$14.53 \$14.85	\$16.54	\$12.17	\$15.35 \$15.56	\$18.19	\$21.07	\$20.98	\$30.77	43
45	\$3.94	\$4.92	\$5.78	\$6.45	\$7.95	\$8.95	\$7.06	\$8.87	\$10.47	\$11.99	\$15.15	\$17.26	\$12.48	\$15.77	\$18.69	\$21.66	\$27.75	\$31.65	45
46 47	\$4.02 \$4.07	\$5.03 \$5.13	\$5.90	\$6.61 \$6.76	\$8.14 \$8.32	\$9.16	\$7.38 \$7.70	\$9.26	\$10.87	\$12.39	\$15.55 \$15.05	\$17.70	\$12.68	\$16.02 \$16.27	\$18.99 \$19.28	\$22.02 \$22.37	\$28.21	\$32.18	46 47
47	\$4.07 \$4.15	\$5.13 \$5.22	\$6.02 \$6.16	\$6.76 \$6.91	\$8.32 \$8.52	\$9.38 \$9.61	\$7.70 \$8.03	\$9.65 \$10.07	\$11.29 \$11.73	\$12.79 \$13.21	\$15.95 \$16.35	\$18.16 \$18.62	\$12.88 \$13.07	\$16.27 \$16.53	\$19.28 \$19.59	\$22.37 \$22.73	\$28.67 \$29.16	\$32.72 \$33.26	47 48
49	\$4.22	\$5.32	\$6.28	\$7.05	\$8.71	\$9.83	\$8.37	\$10.50	\$12.19	\$13.65	\$16.77	\$19.11	\$13.29	\$16.79	\$19.90	\$23.10	\$29.64	\$33.82	49
50	\$4.29	\$5.41	\$6.40	\$7.20	\$8.90	\$10.04	\$8.74	\$10.96	\$12.67	\$14.11	\$17.21	\$19.60	\$13.50	\$17.07	\$20.22	\$23.47	\$30.13	\$34.38	50
51 52	\$4.35 \$4.44	\$5.53 \$5.63	\$6.53 \$6.66	\$7.36 \$7.50	\$9.09 \$9.28	\$10.26 \$10.48	\$9.13 \$9.51	\$11.43 \$11.93	\$13.17 \$13.68	\$14.57 \$15.06	\$17.64 \$18.10	\$20.11 \$20.62	\$13.70 \$13.91	\$17.34 \$17.60	\$20.54 \$20.85	\$23.85 \$24.24	\$30.63 \$31.13	\$34.96 \$35.55	51 52
53	\$4.51	\$5.73	\$6.80	\$7.64	\$9.47	\$10.70	\$9.94	\$12.43	\$14.20	\$15.55	\$18.57	\$21.15	\$14.13	\$17.89	\$21.18	\$24.62	\$31.64	\$36.14	53
54	\$4.58	\$5.82	\$6.92	\$7.79	\$9.67	\$10.92	\$10.37	\$12.96	\$14.76	\$16.08	\$19.05	\$21.69	\$14.36	\$18.17	\$21.52	\$25.02	\$32.16	\$36.73	54
55 56	\$4.65 \$5.10	\$5.92 \$6.42	\$7.04 \$7.60	\$7.95 \$8.59	\$9.85 \$10.67	\$11.12 \$12.08	\$10.84 \$11.37	\$13.52 \$14.17	\$15.34 \$16.09	\$16.61 \$17.39	\$19.54 \$20.72	\$22.25 \$23.62	\$14.59 \$15.19	\$18.47 \$19.27	\$21.89 \$22.86	\$25.44 \$26.62	\$32.70 \$34.27	\$37.34 \$39.16	55 56
57	\$5.55	\$6.93	\$8.15	\$9.21	\$11.52	\$13.04	\$11.93	\$14.17	\$16.86	\$18.22	\$22.00	\$25.02	\$15.82	\$20.11	\$23.90	\$27.85	\$35.93	\$41.09	57
58	\$6.00	\$7.46	\$8.70	\$9.85	\$12.33	\$13.99	\$12.51	\$15.59	\$17.67	\$19.10	\$23.34	\$26.62	\$16.47	\$20.97	\$24.97	\$29.14	\$37.67	\$43.09	58
59 60	\$6.44 \$6.89	\$7.96 \$8.47	\$9.25 \$9.80	\$10.49 \$11.12	\$13.18 \$14.00	\$14.93 \$15.89	\$13.10 \$13.75	\$16.34 \$17.12	\$18.51 \$19.40	\$20.01 \$20.96	\$24.76 \$26.27	\$28.27 \$30.01	\$17.16 \$17.88	\$21.90 \$22.84	\$26.09 \$27.26	\$30.50 \$31.91	\$39.49 \$41.39	\$45.20 \$47.42	59 60
61	\$7.35	\$8.96	\$10.34	\$11.77	\$14.81	\$16.85	\$14.41	\$17.97	\$20.34	\$21.96	\$27.87	\$31.86	\$18.61	\$23.84	\$28.49	\$33.38	\$43.39	\$49.73	61
62	\$7.78	\$9.47	\$10.90	\$12.41	\$15.66	\$17.80	\$15.12	\$18.83	\$21.33	\$23.03	\$29.55	\$33.82	\$19.40	\$24.88	\$29.77	\$34.94	\$45.47	\$52.17	62
63 64	\$8.61 \$9.42	\$10.47 \$11.48	\$12.06 \$13.21	\$13.75 \$15.06	\$17.34 \$19.01	\$19.71 \$21.62	\$15.96 \$16.85	\$19.87 \$20.96	\$22.50 \$23.73	\$24.84 \$26.79	\$31.85 \$34.31	\$36.41 \$39.18	\$20.81 \$22.31	\$26.64 \$28.53	\$31.85 \$34.06	\$37.28 \$39.77	\$48.37 \$51.45	\$55.42 \$58.88	63 64
65	\$10.23	\$12.46	\$14.37	\$16.38	\$20.70	\$23.52	\$17.78	\$22.13	\$25.03	\$28.90	\$36.95	\$42.19	\$23.95	\$30.55	\$36.44	\$42.44	\$54.73	\$62.57	65
66	\$11.06	\$13.46	\$15.53	\$17.71	\$22.37	\$25.44	\$18.76	\$23.35	\$26.39	\$31.18	\$39.80	\$45.41	\$25.69	\$32.71	\$38.97	\$45.29	\$58.21	\$66.48	66
67 68	\$11.86 \$13.49	\$14.48 \$16.47	\$16.69 \$19.03	\$19.04 \$21.66	\$24.05 \$27.29	\$27.35 \$31.00	\$19.79 \$21.77	\$24.63 \$27.21	\$27.84 \$31.03	\$33.62 \$37.03	\$42.88 \$47.01	\$48.88 \$53.51	\$27.54 \$30.03	\$35.04 \$38.27	\$41.68 \$45.56	\$48.33 \$52.64	\$61.91 \$67.08	\$70.63 \$76.37	67 68
69	\$15.10	\$18.48	\$21.37	\$24.28	\$30.53	\$34.65	\$23.96	\$30.06	\$34.61	\$40.76	\$51.55	\$58.57	\$32.74	\$41.81	\$49.83	\$57.33	\$72.68	\$82.60	69
70	\$16.71	\$20.47	\$23.71	\$26.90	\$33.75	\$38.29	\$26.36	\$33.20	\$38.58	\$44.89	\$56.50	\$64.11	\$35.69	\$45.66	\$54.49	\$62.43	\$78.76	\$89.33	70
71 72	\$18.33 \$19.93	\$22.49 \$24.48	\$26.05 \$28.36	\$29.53 \$32.14	\$36.98 \$40.22	\$41.94 \$45.58	\$29.01 \$31.92	\$36.66 \$40.48	\$43.01 \$47.99	\$49.44 \$54.46	\$61.94 \$67.92	\$70.18 \$76.80	\$38.92 \$42.44	\$49.87 \$54.46	\$59.57 \$65.15	\$68.01 \$74.09	\$85.33 \$92.44	\$96.60 \$104.47	71 72
73	\$22.82	\$28.19	\$32.78	\$37.03	\$46.11	\$52.18	\$35.38	\$45.02	\$53.51	\$60.57	\$75.24	\$84.97	\$46.60	\$60.02	\$71.99	\$81.62	\$101.42	\$104.47	73
74	\$25.72	\$31.90	\$37.20	\$41.90	\$52.00	\$58.76	\$39.23	\$50.09	\$59.68	\$67.37	\$83.37	\$94.02	\$51.17	\$66.15	\$79.54	\$89.92	\$111.28	\$125.40	74
75 76	\$28.63	\$35.60	\$41.63	\$46.78 \$51.67	\$57.89 \$63.79	\$65.35 \$71.04	\$43.49	\$55.73 \$62.00	\$66.56	\$74.94 \$83.34	\$92.37	\$104.01 \$115.08	\$56.19 \$61.70	\$72.90	\$87.87 \$97.08	\$99.07 \$109.15	\$122.11	\$137.39	75 76
77	\$31.52 \$34.42	\$39.31 \$43.01	\$46.04 \$50.47	\$56.54	\$69.68	\$71.94 \$78.53	\$48.21 \$53.42	\$68.97	\$74.23 \$82.78	\$83.34 \$92.69	\$102.34 \$113.40	\$115.08	\$61.70 \$67.76	\$80.36 \$88.54	\$97.08	\$109.15	\$133.97 \$147.02	\$150.53 \$164.90	76 77
78	\$37.08	\$46.44	\$54.59	\$61.13	\$75.21	\$84.68	\$56.85	\$73.53	\$88.40	\$98.93	\$120.83	\$135.47	\$71.54	\$93.69	\$113.68	\$127.34	\$155.46	\$174.13	78
79 80	\$39.76 \$42.44	\$49.88	\$58.71 \$62.82	\$65.71 \$70.30	\$80.76 \$86.29	\$90.81	\$60.47 \$64.35	\$78.41 \$83.59	\$94.39 \$100.80	\$105.58 \$112.67	\$128.74	\$144.17	\$75.54 \$70.75	\$99.14	\$120.47 \$127.68	\$134.86 \$142.83	\$164.39	\$183.89	79 80
80	\$42.44 \$45.11	\$53.30 \$56.73	\$62.82 \$66.95	\$70.30 \$74.88	\$86.29 \$91.84	\$96.96 \$103.09	\$64.35 \$68.46	\$83.59 \$89.11	\$100.80 \$107.64	\$112.67 \$120.24	\$137.18 \$146.16	\$153.42 \$163.26	\$79.75 \$84.19	\$104.89 \$111.00	\$127.68 \$135.31	\$142.83 \$151.27	\$173.83 \$183.81	\$194.18 \$205.06	80 81
82	\$47.78	\$60.16	\$71.06	\$79.46	\$97.37	\$109.24	\$72.85	\$95.02	\$114.96	\$128.29	\$155.75	\$173.74	\$88.88	\$117.44	\$143.39	\$160.21	\$194.38	\$216.54	82
83	\$51.29	\$64.68	\$76.56	\$85.59	\$104.82	\$117.49	\$77.53	\$101.28	\$122.66	\$136.85	\$165.98	\$185.01	\$94.08	\$124.48	\$152.18	\$169.98	\$206.05	\$229.34	83
84 85	\$54.81 \$58.32	\$69.23 \$73.76	\$82.03 \$87.52	\$91.73 \$97.84	\$112.26 \$119.71	\$125.75 \$133.99	\$82.50 \$87.79	\$107.94 \$115.03	\$130.88 \$139.66	\$145.97 \$155.71	\$176.90 \$188.52	\$197.00 \$209.78	\$99.57 \$105.38	\$131.96 \$139.88	\$161.51 \$171.40	\$180.33 \$191.32	\$218.43 \$231.55	\$242.91 \$257.29	84 85
86	\$61.82	\$78.31	\$93.00	\$103.98	\$127.16	\$142.27	\$93.44	\$122.59	\$149.04	\$166.09	\$200.93	\$223.38	\$111.54	\$148.27	\$181.91	\$202.99	\$245.46	\$272.50	86
87	\$65.34	\$82.83	\$98.48	\$110.10	\$134.59	\$150.52	\$99.43	\$130.65	\$159.03	\$177.16	\$214.13	\$237.87	\$118.06	\$157.16	\$193.05	\$215.35	\$260.22	\$288.62	87
88 89	\$68.67 \$71.98	\$87.01 \$91.18	\$103.49 \$108.49	\$115.72 \$121.35	\$141.54 \$148.49	\$158.29 \$166.08	\$103.96 \$108.70	\$136.55 \$142.70	\$166.22 \$173.74	\$185.16 \$193.55	\$223.91 \$234.12	\$248.73 \$260.10	\$122.91 \$127.99	\$163.59 \$170.27	\$200.97 \$209.21	\$224.20 \$233.40	\$271.00 \$282.26	\$300.65 \$313.18	88 89
90	\$75.30	\$95.34	\$113.49	\$126.95	\$155.44	\$173.86	\$113.64	\$149.15	\$181.61	\$202.32	\$244.78	\$271.98	\$133.25	\$177.24	\$217.80	\$243.00	\$293.98	\$326.23	90
91	\$78.61	\$99.51	\$118.49	\$132.59	\$162.38	\$181.64	\$118.83	\$155.88	\$189.83	\$211.49	\$255.94	\$284.40	\$138.75	\$184.46	\$226.74	\$252.98	\$306.18	\$339.81	91
92 93	\$81.92 \$84.14	\$103.67 \$106.40	\$123.49 \$126.71	\$138.21 \$141.82	\$169.32 \$173.84	\$189.44 \$194.44	\$124.25 \$127.37	\$162.91 \$166.79	\$198.43 \$203.09	\$221.04 \$226.24	\$267.60 \$273.91	\$297.39 \$304.33	\$144.44 \$147.50	\$192.01 \$195.86	\$236.03 \$240.70	\$263.36 \$268.60	\$318.87 \$325.29	\$353.97 \$360.99	92 93
93	\$84.14 \$86.36	\$106.40	\$126.71	\$141.82	\$173.84	\$194.44	\$127.37	\$170.77	\$203.09	\$226.24	\$273.91	\$304.33	\$147.50	\$195.86	\$240.70	\$273.94	\$325.29	\$368.16	93
95	\$88.56	\$111.82	\$133.14	\$149.07	\$182.87	\$204.51	\$133.83	\$174.84	\$212.73	\$236.99	\$287.00	\$318.71	\$153.78	\$203.80	\$250.31	\$279.37	\$338.55	\$375.49	95
96 97	\$90.77	\$114.53	\$136.36	\$152.70	\$187.38	\$209.53	\$137.18	\$179.00	\$217.70	\$242.55	\$293.77	\$326.14	\$157.04	\$207.89	\$255.26	\$284.93	\$345.37	\$382.94	96 97
97	\$92.99 \$95.21	\$117.26 \$119.96	\$139.57 \$142.79	\$156.33 \$159.95	\$191.91 \$196.42	\$214.56 \$219.59	\$140.61 \$144.14	\$183.28 \$187.65	\$222.83 \$228.08	\$248.24 \$254.07	\$300.70 \$307.79	\$333.75 \$341.52	\$160.34 \$163.72	\$212.06 \$216.32	\$260.31 \$265.46	\$290.59 \$296.37	\$352.34 \$359.45	\$390.55 \$398.31	97 98
99	\$97.42	\$122.69	\$145.99	\$163.58	\$200.94	\$224.61	\$147.74	\$192.10	\$233.45	\$260.02	\$315.06	\$349.50	\$167.17	\$220.67	\$270.71	\$302.26	\$366.69	\$406.24	99
100+	\$99.63	\$125.40	\$149.21	\$167.21	\$205.45	\$229.64	\$151.43	\$196.69	\$238.94	\$266.13	\$322.49	\$357.64	\$170.68	\$225.09	\$276.04	\$308.25	\$374.09	\$414.31	100+

Į.				Qua	rterly Premi	um per \$30	Monthly Be		t After 1.75% ive - 20 Day			sulting in 23.	.12% Cumul	ative Increas	se)				
Issue		F	uture Purch	ase Option					o 3% Comp					Aut	to 5% Comp	ound Inflati	ion		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$9.96 \$9.98	\$12.17 \$12.23	\$14.05 \$14.12	\$15.60 \$15.71	\$18.98 \$19.11	\$21.26 \$21.42	\$14.79 \$15.02	\$18.36 \$18.64	\$21.46 \$21.83	\$24.37 \$24.76	\$30.41 \$30.95	\$34.49 \$35.11	\$28.64 \$28.96	\$36.08 \$36.52	\$42.63 \$43.13	\$49.20 \$49.81	\$62.58 \$63.38	\$71.05 \$71.97	25 26
27	\$9.98 \$10.06	\$12.23	\$14.12	\$15.71 \$15.82	\$19.11	\$21.42	\$15.02	\$18.64	\$21.83	\$24.76	\$30.95	\$35.71	\$28.96	\$36.52 \$36.96	\$43.13 \$43.66	\$50.43	\$64.17	\$71.97	26 27
28	\$10.13	\$12.38	\$14.33	\$15.92	\$19.40	\$21.79	\$15.46	\$19.22	\$22.56	\$25.60	\$32.03	\$36.35	\$29.65	\$37.39	\$44.17	\$51.04	\$64.98	\$73.85	28
29	\$10.18	\$12.48	\$14.44	\$16.08	\$19.59	\$21.94	\$15.71	\$19.52	\$22.91	\$26.03	\$32.58	\$37.01	\$30.01	\$37.82	\$44.70	\$51.66	\$65.81	\$74.78	29
30	\$10.25	\$12.56	\$14.55	\$16.18	\$19.72	\$22.12	\$15.97	\$19.83	\$23.27	\$26.46	\$33.15	\$37.65	\$30.37	\$38.27	\$45.25	\$52.27	\$66.64	\$75.75	30
31 32	\$10.29 \$10.36	\$12.64 \$12.71	\$14.63 \$14.74	\$16.29 \$16.40	\$19.87 \$20.02	\$22.29 \$22.49	\$16.22 \$16.47	\$20.17 \$20.48	\$23.64 \$24.03	\$26.88 \$27.33	\$33.73 \$34.32	\$38.30 \$38.98	\$30.74 \$31.09	\$38.70 \$39.16	\$45.79 \$46.33	\$52.92 \$53.57	\$67.47 \$68.35	\$76.74 \$77.71	31 32
33	\$10.36	\$12.71	\$14.74 \$14.85	\$16.40 \$16.51	\$20.02	\$22.49	\$16.47	\$20.48	\$24.03 \$24.44	\$27.33	\$34.32	\$39.66	\$31.09	\$39.16	\$46.88	\$54.21	\$69.20	\$77.71	32
34	\$10.47	\$12.89	\$14.95	\$16.65	\$20.30	\$22.84	\$16.98	\$21.14	\$24.84	\$28.28	\$35.55	\$40.36	\$31.81	\$40.11	\$47.45	\$54.87	\$70.08	\$79.75	34
35	\$10.50	\$12.96	\$15.02	\$16.76	\$20.48	\$22.99	\$17.23	\$21.50	\$25.22	\$28.77	\$36.16	\$41.09	\$32.18	\$40.59	\$48.03	\$55.56	\$70.94	\$80.76	35
36	\$10.60	\$13.10	\$15.24	\$16.98	\$20.79	\$23.35	\$17.56	\$21.94	\$25.73	\$29.34	\$36.93	\$41.95	\$32.61	\$41.12	\$48.68	\$56.33	\$71.97	\$81.91	36
37 38	\$10.71 \$10.83	\$13.25 \$13.40	\$15.42 \$15.60	\$17.21 \$17.41	\$21.03 \$21.33	\$23.68 \$23.99	\$17.88 \$18.21	\$22.37 \$22.80	\$26.25 \$26.79	\$29.97 \$30.58	\$37.71 \$38.51	\$42.86 \$43.75	\$33.04 \$33.49	\$41.66 \$42.21	\$49.34 \$49.99	\$57.08 \$57.88	\$72.98 \$73.98	\$83.07 \$84.26	37 38
38	\$10.83	\$13.40	\$15.82	\$17.41	\$21.33	\$23.99	\$18.21	\$23.24	\$26.79	\$30.58	\$39.31	\$43.75 \$44.70	\$33.49	\$42.21	\$49.99 \$50.68	\$58.68	\$75.05	\$84.26 \$85.46	38
40	\$11.05	\$13.72	\$16.00	\$17.88	\$21.01	\$24.64	\$18.94	\$23.72	\$27.87	\$31.86	\$40.14	\$45.65	\$34.35	\$43.36	\$51.36	\$59.46	\$76.09	\$86.69	40
41	\$11.16	\$13.87	\$16.18	\$18.10	\$22.18	\$24.98	\$19.29	\$24.18	\$28.42	\$32.50	\$40.97	\$46.63	\$34.82	\$43.95	\$52.06	\$60.31	\$77.18	\$87.92	41
42	\$11.25	\$14.01	\$16.40	\$18.33	\$22.49	\$25.31	\$19.66	\$24.64	\$29.00	\$33.15	\$41.85	\$47.64	\$35.30	\$44.53	\$52.74	\$61.14	\$78.26	\$89.18	42
43	\$11.37	\$14.16	\$16.59	\$18.54	\$22.76	\$25.63	\$20.02	\$25.11	\$29.57	\$33.84	\$42.71	\$48.65	\$35.78	\$45.14	\$53.46	\$61.97	\$79.33	\$90.46	43
44 45	\$11.48	\$14.30	\$16.76	\$18.75	\$23.06	\$25.99	\$20.38	\$25.63	\$30.15	\$34.54	\$43.62	\$49.70	\$36.23	\$45.76	\$54.18	\$62.80	\$80.47 \$81.59	\$91.76	44 45
45 46	\$11.59 \$11.79	\$14.48 \$14.77	\$16.98 \$17.34	\$18.98 \$19.44	\$23.35 \$23.92	\$26.31 \$26.93	\$20.79 \$21.68	\$26.10 \$27.22	\$30.77 \$31.97	\$35.26 \$36.42	\$44.56 \$45.71	\$50.74 \$52.06	\$36.70 \$37.28	\$46.37 \$47.10	\$54.95 \$55.81	\$63.66 \$64.72	\$81.59 \$82.94	\$93.07 \$94.62	45 46
47	\$11.78	\$15.06	\$17.70	\$19.87	\$24.47	\$27.57	\$22.63	\$28.39	\$33.20	\$37.62	\$46.88	\$53.40	\$37.86	\$47.16	\$56.67	\$65.77	\$84.30	\$96.22	47
48	\$12.20	\$15.35	\$18.10	\$20.30	\$25.04	\$28.23	\$23.61	\$29.62	\$34.49	\$38.85	\$48.06	\$54.76	\$38.43	\$48.61	\$57.60	\$66.82	\$85.71	\$97.80	48
49	\$12.41	\$15.64	\$18.46	\$20.75	\$25.60	\$28.89	\$24.61	\$30.88	\$35.84	\$40.14	\$49.29	\$56.18	\$39.05	\$49.37	\$58.50	\$67.91	\$87.14	\$99.43	49
50	\$12.64	\$15.92	\$18.82	\$21.17	\$26.18	\$29.51	\$25.70	\$32.22	\$37.25	\$41.48	\$50.57	\$57.62	\$39.66	\$50.17	\$59.43	\$68.99	\$88.56	\$101.09	50
51 52	\$12.82 \$13.02	\$16.25 \$16.54	\$19.22 \$19.59	\$21.61 \$22.04	\$26.72 \$27.30	\$30.15 \$30.80	\$26.83 \$27.98	\$33.59 \$35.04	\$38.70 \$40.21	\$42.86 \$44.28	\$51.86 \$53.21	\$59.11 \$60.64	\$40.28 \$40.89	\$50.97 \$51.75	\$60.37 \$61.31	\$70.13 \$71.25	\$90.02 \$91.50	\$102.81 \$104.51	51 52
53	\$13.02	\$16.83	\$19.59	\$22.04	\$27.84	\$30.60	\$29.21	\$36.56	\$40.21	\$45.71	\$54.59	\$62.19	\$40.69	\$52.59	\$62.30	\$71.25	\$93.03	\$104.51	53
54	\$13.46	\$17.12	\$20.34	\$22.91	\$28.42	\$32.08	\$30.47	\$38.13	\$43.41	\$47.24	\$55.99	\$63.78	\$42.21	\$53.42	\$63.27	\$73.54	\$94.58	\$108.01	54
55	\$13.64	\$17.41	\$20.71	\$23.35	\$28.96	\$32.72	\$31.86	\$39.74	\$45.10	\$48.83	\$57.41	\$65.40	\$42.89	\$54.29	\$64.32	\$74.78	\$96.14	\$109.79	55
56	\$14.99	\$18.91	\$22.33	\$25.22	\$31.38	\$35.50	\$33.41	\$41.66	\$47.27	\$51.14	\$60.92	\$69.42	\$44.67	\$56.64	\$67.23	\$78.26	\$100.77	\$115.14	56
57	\$16.29	\$20.38	\$23.96	\$27.08	\$33.84	\$38.32	\$35.04	\$43.69	\$49.56	\$53.57	\$64.65	\$73.71	\$46.52	\$59.11	\$70.27	\$81.88	\$105.63	\$120.79	57 58
58 59	\$17.63 \$18.94	\$21.91 \$23.38	\$25.56 \$27.19	\$28.96 \$30.85	\$36.27 \$38.74	\$41.12 \$43.91	\$36.73 \$38.51	\$45.82 \$48.03	\$51.94 \$54.44	\$56.15 \$58.83	\$68.59 \$72.78	\$78.26 \$83.07	\$48.43 \$50.46	\$61.68 \$64.36	\$73.40 \$76.70	\$85.68 \$89.65	\$110.71 \$116.09	\$126.69 \$132.88	58 59
60	\$20.23	\$24.87	\$28.77	\$32.72	\$41.16	\$46.74	\$40.39	\$50.36	\$57.04	\$61.65	\$77.24	\$88.22	\$52.56	\$67.14	\$80.14	\$93.81	\$121.68	\$139.39	60
61	\$21.57	\$26.34	\$30.41	\$34.61	\$43.58	\$49.51	\$42.35	\$52.81	\$59.80	\$64.58	\$81.95	\$93.65	\$54.73	\$70.08	\$83.75	\$98.16	\$127.56	\$146.20	61
62	\$22.87	\$27.84	\$32.03	\$36.49	\$46.04	\$52.30	\$44.44	\$55.38	\$62.69	\$67.69	\$86.87	\$99.43	\$57.04	\$73.16	\$87.53	\$102.73	\$133.71	\$153.37	62
63 64	\$25.31 \$27.69	\$30.77 \$33.73	\$35.44 \$38.85	\$40.39 \$44.28	\$50.97 \$55.88	\$57.96 \$63.56	\$46.91 \$49.51	\$58.42 \$61.65	\$66.13 \$69.75	\$73.01 \$78.76	\$93.60 \$100.84	\$107.03 \$115.21	\$61.18 \$65.62	\$78.33 \$83.86	\$93.60 \$100.12	\$109.59 \$116.95	\$142.22 \$151.27	\$162.96 \$173.13	63 64
65	\$30.08	\$36.67	\$42.24	\$48.17	\$60.85	\$69.17	\$52.27	\$65.04	\$73.60	\$84.95	\$108.63	\$124.00	\$70.40	\$89.79	\$107.10	\$124.77	\$160.90	\$183.95	65
66	\$32.50	\$39.60	\$45.65	\$52.09	\$65.77	\$74.78	\$55.17	\$68.62	\$77.59	\$91.65	\$117.03	\$133.50	\$75.51	\$96.17	\$114.57	\$133.12	\$171.13	\$195.46	66
67	\$34.89	\$42.56	\$49.04	\$55.96	\$70.74	\$80.43	\$58.18	\$72.43	\$81.84	\$98.85	\$126.07	\$143.70	\$80.98	\$103.01	\$122.53	\$142.07	\$182.03	\$207.66	67
68	\$39.63	\$48.43	\$55.92	\$63.66	\$80.22	\$91.14	\$64.00	\$80.00	\$91.25	\$108.85	\$138.21	\$157.32	\$88.29	\$112.50	\$133.96	\$154.75	\$197.23	\$224.56	68
69	\$44.36	\$54.32	\$62.80	\$71.39	\$89.73	\$101.85	\$70.43	\$88.37	\$101.74	\$119.84	\$151.53	\$172.20	\$96.25	\$122.88	\$146.49	\$168.54	\$213.71	\$242.84	69
70 71	\$49.12 \$53.87	\$60.20 \$66.10	\$69.69 \$76.56	\$79.09 \$86.80	\$99.23 \$108.74	\$112.57 \$123.29	\$77.51 \$85.29	\$97.59 \$107.75	\$113.44 \$126.47	\$131.97 \$145.32	\$166.11 \$182.10	\$188.48 \$206.32	\$104.93 \$114.41	\$134.22 \$146.60	\$160.17 \$175.16	\$183.56 \$199.96	\$231.55 \$250.88	\$262.61 \$283.99	70 71
72	\$58.61	\$71.97	\$83.39	\$94.51	\$118.26	\$134.05	\$93.85	\$118.98	\$141.06	\$160.09	\$199.66	\$225.79	\$124.77	\$160.09	\$191.54	\$217.83	\$271.76	\$307.13	72
73	\$67.11	\$82.90	\$96.39	\$108.85	\$135.55	\$153.41	\$104.04	\$132.38	\$157.32	\$178.09	\$221.24	\$249.83	\$137.01	\$176.47	\$211.64	\$239.98	\$298.19	\$336.48	73
74	\$75.62	\$93.79	\$109.39	\$123.22	\$152.90	\$172.77	\$115.32	\$147.25	\$175.45	\$198.08	\$245.13	\$276.40	\$150.44	\$194.50	\$233.82	\$264.38	\$327.19	\$368.66	74
75	\$84.17	\$104.67	\$122.37	\$137.55	\$170.20	\$192.14	\$127.84	\$163.83	\$195.68	\$220.29	\$271.59	\$305.79	\$165.20	\$214.36	\$258.33	\$291.27	\$359.00	\$403.92	75 76
76 77	\$92.66 \$101.17	\$115.58 \$126.47	\$135.39 \$148.37	\$151.88 \$166.24	\$187.54 \$204.83	\$211.50 \$230.86	\$141.71 \$157.06	\$182.24 \$202.78	\$218.23 \$243.40	\$245.01 \$272.53	\$300.90 \$333.40	\$338.33 \$374.31	\$181.42 \$199.23	\$236.25 \$260.32	\$285.41 \$315.33	\$320.88 \$353.49	\$393.88 \$432.23	\$442.53 \$484.82	76 77
78	\$109.03	\$136.54	\$160.50	\$179.72	\$221.12	\$248.92	\$167.11	\$216.21	\$259.89	\$290.84	\$355.23	\$398.31	\$210.33	\$275.45	\$334.21	\$374.38	\$457.05	\$511.96	78
79	\$116.92	\$146.63	\$172.59	\$193.18	\$237.40	\$266.98	\$177.80	\$230.49	\$277.52	\$310.39	\$378.51	\$423.86	\$222.07	\$291.45	\$354.19	\$396.51	\$483.30	\$540.63	79
80	\$124.77	\$156.70	\$184.71	\$206.68	\$253.70	\$285.05	\$189.15	\$245.75	\$296.35	\$331.23	\$403.30	\$451.05	\$234.44	\$308.39	\$375.37	\$419.92	\$511.06	\$570.90	80
81	\$132.62	\$166.77	\$196.85	\$220.15	\$269.98	\$303.11	\$201.25	\$262.00	\$316.45	\$353.49	\$429.72	\$479.95	\$247.51	\$326.30	\$397.80	\$444.71	\$540.40	\$602.86	81
82 83	\$140.48 \$150.79	\$176.86 \$190.18	\$208.93 \$225.07	\$233.62 \$251.64	\$286.27 \$308.17	\$321.18 \$345.42	\$214.18 \$227.92	\$279.36 \$297.74	\$337.97 \$360.62	\$377.18 \$402.33	\$457.89 \$488.00	\$510.81 \$543.92	\$261.30 \$276.59	\$345.29 \$365.98	\$421.54 \$447.38	\$471.02 \$499.73	\$571.48 \$605.78	\$636.63 \$674.27	82 83
84	\$161.15	\$203.54	\$241.18	\$269.66	\$330.05	\$369.71	\$242.55	\$317.34	\$384.81	\$429.15	\$520.07	\$579.18	\$292.72	\$387.95	\$474.83	\$530.17	\$642.17	\$714.16	84
85	\$171.47	\$216.86	\$257.30	\$287.65	\$351.95	\$393.97	\$258.12	\$338.19	\$410.61	\$457.77	\$554.27	\$616.77	\$309.80	\$411.22	\$503.93	\$562.50	\$680.75	\$756.40	85
86	\$181.79	\$230.21	\$273.43	\$305.68	\$373.83	\$418.25	\$274.69	\$360.41	\$438.17	\$488.30	\$590.73	\$656.75	\$327.90	\$435.92	\$534.81	\$596.77	\$721.66	\$801.14	86
87	\$192.09	\$243.53	\$289.54	\$323.70	\$395.70	\$442.51	\$292.32	\$384.12	\$467.51	\$520.83	\$629.57	\$699.35	\$347.09	\$462.05	\$567.56	\$633.15	\$765.02	\$848.54	87
88 89	\$201.87 \$211.61	\$255.81 \$268.04	\$304.23 \$318.97	\$340.21 \$356.77	\$416.12 \$436.57	\$465.38 \$488.26	\$305.65 \$319.58	\$401.46 \$419.57	\$488.68 \$510.81	\$544.40 \$569.05	\$658.27 \$688.27	\$731.29 \$764.68	\$361.39 \$376.26	\$480.94 \$500.60	\$590.84 \$615.09	\$659.14 \$686.22	\$796.76 \$829.83	\$883.93 \$920.74	88 89
90	\$211.61	\$280.30	\$333.66	\$373.26	\$436.57 \$456.99	\$488.26 \$511.17	\$334.13	\$438.49	\$510.81	\$594.81	\$719.66	\$799.62	\$376.26	\$500.60	\$640.32	\$714.42	\$864.26	\$959.10	90
91	\$231.11	\$292.57	\$348.37	\$389.80	\$477.40	\$534.06	\$349.38	\$458.28	\$558.12	\$621.74	\$752.46	\$836.14	\$407.90	\$542.34	\$666.59	\$743.76	\$900.13	\$999.06	91
92	\$240.85	\$304.81	\$363.08	\$406.31	\$497.81	\$556.93	\$365.29	\$478.95	\$583.37	\$649.88	\$786.73	\$874.34	\$424.65	\$564.48	\$693.92	\$774.29	\$937.49	\$1,040.66	92
93	\$247.36	\$312.81	\$372.53	\$416.95	\$511.09	\$571.68	\$374.45	\$490.35	\$597.07	\$665.15	\$805.30	\$894.74	\$433.63	\$575.82	\$707.65	\$789.66	\$956.39	\$1,061.31	93
94	\$253.88	\$320.77	\$381.99	\$427.62	\$524.38	\$586.46	\$383.83	\$502.05	\$611.07	\$680.75	\$824.31	\$915.63	\$442.80	\$587.36	\$721.66	\$805.38		\$1,082.43	94
95 96	\$260.40 \$266.89	\$328.76 \$336.74	\$391.42 \$400.88	\$438.28 \$448.95	\$537.64 \$550.92	\$601.26 \$616.04	\$393.46 \$403.30	\$514.03 \$526.27	\$625.41 \$640.07	\$696.74 \$713.10	\$843.77 \$863.68	\$937.00 \$958.85	\$452.14 \$461.69	\$599.17 \$611.18	\$735.91 \$750.47	\$821.37 \$837.69		\$1,103.92 \$1,125.86	95 96
96	\$266.89	\$336.74 \$344.74	\$400.88 \$410.33	\$448.95 \$459.58	\$550.92 \$564.20	\$616.04 \$630.80	\$403.30 \$413.41	\$526.27 \$538.83	\$640.07 \$655.12	\$713.10 \$729.83	\$863.68	\$958.85	\$461.69 \$471.40	\$611.18 \$623.45	\$750.47 \$765.30	\$837.69 \$854.34	\$1,015.38 \$1.035.88	\$1,125.86	96 97
98	\$279.91	\$352.70	\$419.78	\$470.27	\$577.49	\$645.57	\$423.76	\$551.68	\$670.54	\$746.96	\$904.91	\$1,004.10	\$481.30	\$635.98	\$780.43	\$871.33		\$1,171.04	98
99	\$286.42	\$360.70	\$429.22	\$480.91	\$590.76	\$660.37	\$434.36	\$564.81	\$686.32	\$764.47		\$1,027.51	\$491.44	\$648.75	\$795.86	\$888.63	\$1,078.08	\$1,194.31	99
100+	\$292.93	\$368.66	\$438.66	\$491.58	\$604.02	\$675.14	\$445.22	\$578.28	\$702.47	\$782.39	\$948.13	\$1,051.46	\$501.79	\$661.78	\$811.57	\$906.26	\$1,099.84	\$1,218.05	100+

ŀ				Aı	nnual Premiu	um per \$300				6 Phase 3 In		sulting in 23.	12% Cumula	ative Increas	e)				
Issue			Future Purc	hase Option						pound Inflati				Au	ıto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$37.38	\$45.67	\$52.74	\$58.58	\$71.23	\$79.78	\$55.60	\$68.92	\$80.61	\$91.47	\$114.17	\$129.53	\$107.52	\$135.52	\$160.12	\$184.71	\$235.01 \$237.99	\$266.82	25
26 27	\$37.52 \$37.79	\$45.95 \$46.21	\$53.02 \$53.42	\$58.98 \$59.39	\$71.76 \$72.30	\$80.47 \$81.15	\$56.41 \$57.22	\$70.01 \$71.08	\$81.96 \$83.33	\$92.97 \$94.46	\$116.21 \$118.26	\$131.85 \$134.16	\$108.74 \$109.95	\$137.14 \$138.78	\$162.03 \$163.92	\$187.03 \$189.35	\$237.99 \$240.98	\$270.22 \$273.76	26 27
28	\$38.05	\$46.49	\$53.83	\$59.81	\$72.85	\$81.83	\$58.04	\$72.17	\$84.69	\$96.10	\$120.29	\$136.46	\$111.32	\$140.39	\$165.83	\$191.65	\$243.99	\$277.28	28
29	\$38.19	\$46.90	\$54.24	\$60.35	\$73.53	\$82.37	\$58.98	\$73.27	\$86.04	\$97.73	\$122.33	\$138.91	\$112.68	\$142.04	\$167.86	\$193.96	\$247.11	\$280.82	29
30	\$38.46	\$47.16	\$54.64	\$60.77	\$74.08	\$83.05	\$59.95	\$74.49	\$87.40	\$99.36	\$124.50	\$141.36	\$114.04	\$143.67	\$169.90	\$196.28	\$250.24	\$284.49	30
31 32	\$38.60 \$38.87	\$47.44 \$47.71	\$54.91 \$55.31	\$61.17 \$61.57	\$74.62 \$75.17	\$83.73 \$84.41	\$60.90 \$61.84	\$75.70 \$76.93	\$88.76 \$90.25	\$100.99 \$102.63	\$126.68 \$128.86	\$143.80 \$146.39	\$115.39 \$116.75	\$145.30 \$147.07	\$171.95 \$173.97	\$198.71 \$201.16	\$253.37 \$256.62	\$288.17 \$291.82	31 32
33	\$39.01	\$47.71	\$55.73	\$61.98	\$75.70	\$85.08	\$62.79	\$78.15	\$90.25	\$102.63	\$131.17	\$148.97	\$118.11	\$147.07	\$176.03	\$203.61	\$259.88	\$295.62	33
34	\$39.29	\$48.38	\$56.15	\$62.53	\$76.24	\$85.77	\$63.76	\$79.38	\$93.23	\$106.15	\$133.48	\$151.56	\$119.46	\$150.60	\$178.18	\$206.06	\$263.14	\$299.43	34
35	\$39.42	\$48.66	\$56.41	\$62.93	\$76.93	\$86.30	\$64.70	\$80.74	\$94.75	\$108.07	\$135.79	\$154.26	\$120.85	\$152.37	\$180.37	\$208.64	\$266.40	\$303.24	35
36	\$39.84	\$49.21	\$57.22	\$63.76	\$78.02	\$87.67	\$65.91	\$82.37	\$96.63	\$110.23	\$138.64	\$157.54	\$122.47	\$154.41	\$182.81	\$211.50	\$270.22	\$307.59	36
37 38	\$40.24 \$40.64	\$49.76 \$50.30	\$57.90 \$58.58	\$64.56 \$65.37	\$78.97 \$80.06	\$88.89 \$90.12	\$67.14 \$68.37	\$84.00 \$85.63	\$98.53 \$100.59	\$112.55 \$114.86	\$141.63 \$144.63	\$160.93 \$164.33	\$124.10 \$125.72	\$156.45 \$158.49	\$185.27 \$187.71	\$214.35 \$217.34	\$274.02 \$277.83	\$311.95 \$316.42	37 38
39	\$41.05	\$50.83	\$59.39	\$66.19	\$81.15	\$91.34	\$69.73	\$87.27	\$102.63	\$117.17	\$147.61	\$167.86	\$127.35	\$160.65	\$190.29	\$220.34	\$281.78	\$320.91	39
40	\$41.45	\$51.51	\$60.08	\$67.14	\$82.23	\$92.56	\$71.08	\$89.02	\$104.66	\$119.62	\$150.73	\$171.39	\$129.00	\$162.84	\$192.88	\$223.32	\$285.71	\$325.54	40
41	\$41.86	\$52.06	\$60.77	\$67.96	\$83.33	\$93.79	\$72.44	\$90.80	\$106.70	\$122.06	\$153.87	\$175.07	\$130.75	\$165.01	\$195.46	\$226.44	\$289.78	\$330.16	41
42 43	\$42.27 \$42.68	\$52.59 \$53.15	\$61.57 \$62.25	\$68.78 \$69.59	\$84.41 \$85.49	\$95.01 \$96.24	\$73.82 \$75.17	\$92.56 \$94.33	\$108.87 \$111.05	\$124.50 \$127.08	\$157.12 \$160.39	\$178.88 \$182.68	\$132.52 \$134.30	\$167.19 \$169.50	\$198.04 \$200.76	\$229.58 \$232.69	\$293.86 \$297.94	\$334.91 \$339.67	42 43
43	\$43.09	\$53.69	\$62.23	\$70.41	\$86.58	\$97.60	\$76.54	\$96.24	\$113.23	\$127.00	\$160.39	\$186.62	\$134.30	\$171.82	\$200.76	\$235.82	\$302.16	\$344.57	43
45	\$43.50	\$54.38	\$63.76	\$71.23	\$87.67	\$98.82	\$78.02	\$98.01	\$115.53	\$132.39	\$167.32	\$190.57	\$137.84	\$174.11	\$206.34	\$239.08	\$306.36	\$349.45	45
46	\$44.31	\$55.44	\$65.11	\$72.99	\$89.85	\$101.13	\$81.41	\$102.21	\$120.01	\$136.74	\$171.67	\$195.46	\$140.00	\$176.83	\$209.59	\$243.03	\$311.40	\$355.31	46
47	\$44.98	\$56.54	\$66.47	\$74.62	\$91.88	\$103.56	\$84.95	\$106.56	\$124.64	\$141.23	\$176.03	\$200.48	\$142.18	\$179.70	\$212.86	\$246.98	\$316.55	\$361.27	47
48 49	\$45.80 \$46.63	\$57.63 \$58.72	\$67.96 \$69.31	\$76.24 \$77.89	\$94.06 \$96.10	\$106.01 \$108.47	\$88.62 \$92.43	\$111.18 \$115.94	\$129.53 \$134.56	\$145.85 \$150.73	\$180.50 \$185.12	\$205.65 \$210.95	\$144.34 \$146.65	\$182.55 \$185.41	\$216.26 \$219.66	\$250.92 \$254.99	\$321.87 \$327.16	\$367.26 \$373.38	48 49
50	\$47.44	\$59.81	\$70.69	\$79.51	\$98.27	\$110.79	\$96.50	\$120.98	\$139.87	\$155.77	\$189.89	\$216.39	\$148.97	\$188.38	\$223.19	\$259.07	\$332.61	\$379.64	50
51	\$48.12	\$61.03	\$72.17	\$81.15	\$100.32	\$113.23	\$100.72	\$126.14	\$145.30	\$160.93	\$194.77	\$221.96	\$151.29	\$191.37	\$226.73	\$263.27	\$338.03	\$386.02	51
52	\$48.92	\$62.12	\$73.53	\$82.77	\$102.48	\$115.68	\$105.07	\$131.58	\$151.01	\$166.23	\$199.81	\$227.67	\$153.59	\$194.37	\$230.25	\$267.50	\$343.61	\$392.40	52
53 54	\$49.76 \$50.57	\$63.21 \$64.29	\$75.02 \$76.37	\$84.41 \$86.04	\$104.53 \$106.70	\$118.11 \$120.42	\$109.69 \$114.46	\$137.28 \$143.13	\$156.85 \$162.97	\$171.67 \$177.38	\$204.97 \$210.28	\$233.52 \$239.49	\$156.03 \$158.49	\$197.50 \$200.63	\$233.92 \$237.60	\$271.85 \$276.19	\$349.32 \$355.17	\$398.92 \$405.59	53 54
55	\$51.24	\$65.37	\$77.76	\$87.67	\$108.74	\$120.42	\$119.62	\$149.24	\$169.36	\$183.35	\$215.57	\$245.60	\$161.06	\$200.03	\$237.00	\$280.82	\$361.00	\$412.24	55
56	\$56.28	\$70.95	\$83.86	\$94.75	\$117.85	\$133.33	\$125.46	\$156.45	\$177.51	\$192.06	\$228.75	\$260.70	\$167.72	\$212.73	\$252.40	\$293.86	\$378.41	\$432.37	56
57	\$61.17	\$76.54	\$89.98	\$101.67	\$127.08	\$143.94	\$131.58	\$164.06	\$186.08	\$201.16	\$242.76	\$276.74	\$174.66	\$221.96	\$263.83	\$307.45	\$396.63	\$453.56	57
58 59	\$66.19 \$71.08	\$82.23 \$87.81	\$95.95 \$102.08	\$108.74 \$115.81	\$136.19 \$145.43	\$154.41 \$164.88	\$137.97 \$144.63	\$172.09 \$180.37	\$195.04 \$204.42	\$210.82 \$220.87	\$257.57 \$273.33	\$293.86 \$311.95	\$181.87 \$189.48	\$231.60 \$241.67	\$275.65 \$288.01	\$321.73 \$336.68	\$415.78 \$435.91	\$475.72 \$498.97	58 59
60	\$75.98	\$93.37	\$102.08	\$122.87	\$154.54	\$175.48	\$151.69	\$189.07	\$204.42	\$231.47	\$290.06	\$331.23	\$197.35	\$252.14	\$300.94	\$352.32	\$456.97	\$523.44	60
61	\$81.01	\$98.95	\$114.17	\$129.93	\$163.64	\$185.94	\$159.04	\$198.31	\$224.54	\$242.49	\$307.74	\$351.63	\$205.50	\$263.14	\$314.53	\$368.61	\$479.00	\$548.99	61
62	\$85.91	\$104.53	\$120.29	\$137.01	\$172.89	\$196.41	\$166.91	\$207.96	\$235.41	\$254.18	\$326.22	\$373.38	\$214.21	\$274.69	\$328.67	\$385.75	\$502.10	\$575.89	62
63 64	\$95.01 \$103.99	\$115.53 \$126.68	\$133.07 \$145.85	\$151.69 \$166.23	\$191.37 \$209.87	\$217.61 \$238.69	\$176.16 \$185.94	\$219.38 \$231.47	\$248.33 \$261.91	\$274.17 \$295.77	\$351.49 \$378.67	\$401.92 \$432.63	\$229.71 \$246.44	\$294.14 \$314.94	\$351.49 \$375.97	\$411.57 \$439.16	\$534.03 \$568.02	\$611.91 \$650.10	63 64
65	\$112.94	\$137.69	\$158.62	\$180.90	\$228.48	\$259.75	\$196.28	\$244.25	\$276.32	\$319.01	\$407.90	\$465.67	\$264.37	\$337.22	\$402.19	\$468.53	\$604.17	\$690.76	65
66	\$122.06	\$148.71	\$171.39	\$195.60	\$246.98	\$280.82	\$207.15	\$257.71	\$291.42	\$344.15	\$439.43	\$501.29	\$283.53	\$361.14	\$430.20	\$499.93	\$642.64	\$733.98	66
67	\$131.03	\$159.84	\$184.18	\$210.14	\$265.59	\$302.01	\$218.43	\$271.98	\$307.32	\$371.20	\$473.41	\$539.61	\$304.06	\$386.83	\$460.09	\$533.50	\$683.55	\$779.78	67
68 69	\$148.84 \$166.65	\$181.87 \$204.02	\$210.00 \$235.82	\$239.08 \$268.04	\$301.21 \$336.96	\$342.26 \$382.49	\$240.31 \$264.50	\$300.39 \$331.79	\$342.66 \$382.07	\$408.72 \$450.03	\$518.96 \$568.96	\$590.72 \$646.58	\$331.52 \$361.42	\$422.44 \$461.46	\$503.05 \$550.08	\$581.07 \$632.84	\$740.64 \$802.48	\$843.25 \$911.89	68 69
70	\$184.44	\$204.02	\$261.65	\$296.98	\$372.57	\$422.71	\$204.50	\$366.44	\$425.98	\$495.57	\$623.75	\$707.74	\$394.05	\$504.00	\$601.45	\$689.25	\$869.49	\$986.12	70
71	\$202.26	\$248.20	\$287.48	\$325.94	\$408.30	\$462.94	\$320.23	\$404.64	\$474.91	\$545.74	\$683.82	\$774.76	\$429.65	\$550.48	\$657.73	\$750.83	\$942.07		71
72	\$220.05	\$270.22	\$313.17	\$354.89	\$444.07	\$503.32	\$352.45	\$446.77	\$529.69	\$601.18	\$749.76	\$847.89	\$468.53	\$601.18	\$719.30	\$817.98	\$1,020.50	\$1,153.29	72
73 74	\$252.00	\$311.26	\$361.97	\$408.72	\$509.03	\$576.05	\$390.64	\$497.06	\$590.72	\$668.74	\$830.75	\$938.14	\$514.47	\$662.62	\$794.74	\$901.17	\$1,119.73		73
74 75	\$283.94 \$316.03	\$352.19 \$393.09	\$410.75 \$459.55	\$462.68 \$516.50	\$574.13 \$639.10	\$648.75 \$721.47	\$433.04 \$480.07	\$552.93 \$615.18	\$658.81 \$734.79	\$743.76 \$827.22	\$920.46 \$1.019.82	\$1,037.89 \$1,148.27	\$564.89 \$620.36	\$730.31 \$804.93	\$878.05 \$970.06		\$1,228.60 \$1,348.09		74 75
76	\$347.95	\$434.00	\$508.35	\$570.33	\$704.21	\$794.20	\$532.13	\$684.37	\$819.47	\$920.05	\$1,129.92	\$1,270.46	\$681.24	\$887.16	\$1,071.74	\$1,204.95	\$1,479.10	\$1,661.78	76
77	\$379.90	\$474.91	\$557.14	\$624.30	\$769.18	\$866.90	\$589.76	\$761.44	\$913.94	\$1,023.35	\$1,251.97	\$1,405.57	\$748.11	\$977.55	\$1,184.15		\$1,623.04	\$1,820.54	77
78 79	\$409.39 \$439.03	\$512.70 \$550.62	\$602.68 \$648.08	\$674.86 \$725.41	\$830.34 \$891.50	\$934.73 \$1,002.55	\$627.55 \$667.64	\$811.86 \$865.55	\$975.91 \$1.042.11	\$1,092.13 \$1,165.54	\$1,333.94 \$1,421.34	\$1,495.67 \$1.591.64	\$789.83 \$833.87	\$1,034.36 \$1,094.43	\$1,254.96 \$1,329.99	\$1,405.85 \$1,488.89	\$1,716.28 \$1.814.83	\$1,922.48 \$2,030.12	78 79
79 80	\$439.03 \$468.53	\$550.62 \$588.40	\$648.08 \$693.61	\$725.41 \$776.11	\$891.50 \$952.68	\$1,002.55 \$1.070.38	\$710.34	\$865.55		\$1,165.54 \$1.243.82	\$1,421.34 \$1.514.45	\$1,591.64 \$1.693.72			\$1,329.99 \$1,409.51		\$1,814.83	\$2,030.12 \$2,143.76	79 80
81	\$498.03	\$626.19	\$739.15	\$826.68	\$1,013.84	\$1,138.21	\$755.72	\$983.81	\$1,188.37	\$1,327.42	\$1,613.66	\$1,802.32	\$929.44	\$1,225.34	\$1,493.78	\$1,669.93	\$2,029.31	\$2,263.77	81
82	\$527.51	\$664.11	\$784.54	\$877.24	\$1,075.01	\$1,206.03	\$804.25	\$1,049.05	\$1,269.10	\$1,416.31	\$1,719.41	\$1,918.13	\$981.23	\$1,296.56	\$1,582.95	\$1,768.75	\$2,145.94	\$2,390.60	82
83	\$566.25 \$605.13	\$714.12 \$764.30	\$845.17 \$905.66	\$944.93 \$1.012.62	\$1,157.25 \$1,239.34	\$1,297.11 \$1.388.31	\$855.90 \$910.82	\$1,118.10 \$1,191.63	\$1,354.19	\$1,510.77 \$1.611.49	\$1,832.50 \$1,952.93	\$2,042.50 \$2,174.89		\$1,374.31 \$1,456.82	\$1,679.98 \$1,783.03		\$2,274.78	\$2,531.95 \$2,681.73	83
84 85	\$605.13 \$643.86	\$764.30 \$814.32	\$905.66	\$1,012.62	\$1,239.34 \$1,321.57	\$1,388.31 \$1,479.37	\$910.82		\$1,444.98 \$1,541.90	\$1,611.49	\$1,952.93	\$2,174.89		\$1,456.82 \$1,544.21	\$1,783.03	\$1,990.84	\$2,411.39		84 85
86	\$682.60	\$864.46	\$1,026.76	\$1,147.86		\$1,570.57		\$1,353.38			\$2,001.30	\$2,466.17		\$1,636.91	\$2,008.25	\$2,240.94	\$2,709.86		86
87	\$721.34	\$914.49	\$1,087.24	\$1,215.55	\$1,485.90	\$1,661.64	\$1,097.71	\$1,442.40	\$1,755.56	\$1,955.79	\$2,364.09	\$2,626.14	\$1,303.36	\$1,735.05	\$2,131.26		\$2,872.70	\$3,186.41	87
88	\$758.04	\$960.56	\$1,142.42	\$1,277.53	\$1,562.56	\$1,747.55	\$1,147.72	\$1,507.52	\$1,835.08	\$2,044.27	\$2,471.86	\$2,746.03		\$1,805.99	\$2,218.66	\$2,475.13	\$2,991.90	\$3,319.22	88
89 90	\$794.60 \$831.17	\$1,006.50 \$1.052.57	\$1,197.73 \$1,252.93	\$1,339.64 \$1,401.62	\$1,639.35 \$1,716.01	\$1,833.45 \$1,919.49	\$1,200.05 \$1,254.69		\$1,918.13 \$2,004.98	\$2,136.83 \$2,233.60	\$2,584.56 \$2,702.40	\$2,871.48 \$3,002.65		\$1,879.79 \$1,956.59	\$2,309.71 \$2,404.46	\$2,576.81 \$2,682.69	\$3,116.13 \$3,245.40	\$3,457.43 \$3,601.52	89 90
91	\$867.86	\$1,052.57	\$1,252.93	\$1,401.62	\$1,716.01	\$2.005.38	\$1,254.69	\$1,720.91	\$2,004.98	\$2,233.60	\$2,702.40	\$3,002.65	\$1,471.09	\$2,036.51	\$2,404.46	\$2,082.09	\$3,245.40	\$3,751.58	90
92	\$904.43	\$1,144.61	\$1,363.43	\$1,525.72	\$1,869.33	\$2,091.29	\$1,371.73	\$1,798.51	\$2,190.66	\$2,440.33	\$2,954.25	\$3,283.19	\$1,594.63	\$2,119.71	\$2,605.76	\$2,907.51	\$3,520.38	\$3,907.75	92
93	\$928.89	\$1,174.64	\$1,398.91	\$1,565.69	\$1,919.22	\$2,146.75	\$1,406.11	\$1,841.34	\$2,242.04	\$2,497.70	\$3,023.99	\$3,359.86	\$1,628.35	\$2,162.24	\$2,657.27	\$2,965.27	\$3,591.33	\$3,985.35	93
94	\$953.37	\$1,204.54	\$1,434.39	\$1,605.79	\$1,969.10	\$2,202.21		\$1,885.24		\$2,556.28	\$3,095.35	\$3,438.29		\$2,205.60	\$2,709.86	\$3,024.25	\$3,663.76	\$4,064.60	94
95 96	\$977.82 \$1,002.16	\$1,234.57 \$1,264.49	\$1,469.87 \$1,505.34	\$1,645.74 \$1.685.83	\$2,018.85 \$2,068.73	\$2,257.79 \$2,313.26	\$1,477.48 \$1,514.45	\$1,930.23 \$1,976.17	\$2,348.45	\$2,616.36 \$2,677.80	\$3,168.46 \$3,243.23	\$3,518.46 \$3,600.58		\$2,249.92 \$2,295.03	\$2,763.42 \$2.818.06	\$3,084.34 \$3,145.64	\$3,737.58 \$3.812.87	\$4,145.35 \$4,227.71	95 96
97	Ψ.,00 <u>L</u> 0	\$1,294.49	\$1,540.80		\$2,000.73	\$2,368.70		\$2,023.33		\$2,740.60	\$3,319.76	\$3,684.56		\$2,295.05	\$2,873.80	\$3,208.17	\$3,889.81	\$4,311.71	97
98		\$1,324.42	\$1,576.28	\$1,765.90	\$2,168.50	\$2,424.16	\$1,591.24	\$2,071.59	\$2,517.96	\$2,804.87	\$3,398.04	\$3,770.48	\$1,807.35	\$2,388.14	\$2,930.60	\$3,271.91	\$3,968.23	\$4,397.34	98
99					\$2,218.37					\$2,870.67					\$2,988.51				99 100+
100+	\$1,100.02	\$1,384.36	\$1,647.23	\$1,845.95	\$2,268.12	\$2,535.21	\$1,6/1.83	\$2,171.49	\$2,637.83	\$2,937.95	\$3,560.33	\$3,948.39	\$1,884.29	\$2,485.05	\$3,047.50	\$3,403.07	\$4,129.98	\$4,573.91	10

ŀ				Мо	nthly Premiu	m per \$300	Monthly Ber		After 1.75% sive - 20 Day			ulting in 23.	12% Cumula	tive Increas	e)				
Issue			uture Purch	ase Option				Aut	o 3% Comp						to 5% Comp	ound Inflatio			Issue
Age 25	2 Year \$3.95	3 Year \$4.78	4 Year \$5.46	5 Year \$6.04	7 Year \$7.31	Lifetime \$8.19	2 Year \$5.75	3 Year \$7.08	4 Year \$8.21	5 Year \$9.28	7 Year \$11.55	Lifetime \$13.16	2 Year \$10.79	3 Year \$13.45	4 Year \$15.77	5 Year \$18.11	7 Year \$22.94	Lifetime \$26.01	Age 25
25 26	\$3.95 \$3.98	\$4.78 \$4.81	\$5.46 \$5.50	\$6.04 \$6.07	\$7.31	\$8.19	\$5.75 \$5.83	\$7.08 \$7.18	\$8.21 \$8.35	\$9.28 \$9.44	\$11.74	\$13.16	\$10.79	\$13.45 \$13.62	\$15.77 \$15.96	\$18.11	\$22.94	\$26.01	25
27	\$3.99	\$4.83	\$5.55	\$6.14	\$7.43	\$8.32	\$5.92	\$7.30	\$8.49	\$9.61	\$11.95	\$13.62	\$11.04	\$13.78	\$16.15	\$18.56	\$23.52	\$26.70	27
28	\$4.02	\$4.88	\$5.59	\$6.18	\$7.49	\$8.38	\$6.01	\$7.41	\$8.62	\$9.76	\$12.16	\$13.86	\$11.17	\$13.94	\$16.35	\$18.78	\$23.83	\$27.05	28
29	\$4.04	\$4.90	\$5.63	\$6.23	\$7.54	\$8.47	\$6.11	\$7.52	\$8.75	\$9.93	\$12.35	\$14.10	\$11.30	\$14.10	\$16.54	\$19.01	\$24.12	\$27.38	29
30 31	\$4.06 \$4.07	\$4.93 \$4.96	\$5.67 \$5.70	\$6.27 \$6.31	\$7.61 \$7.67	\$8.52 \$8.60	\$6.19 \$6.29	\$7.64 \$7.76	\$8.88 \$9.04	\$10.08 \$10.26	\$12.57 \$12.79	\$14.35 \$14.59	\$11.44 \$11.57	\$14.28 \$14.44	\$16.75 \$16.94	\$19.24 \$19.47	\$24.42 \$24.74	\$27.74 \$28.09	30 31
32	\$4.10	\$5.01	\$5.74	\$6.36	\$7.72	\$8.65	\$6.39	\$7.90	\$9.19	\$10.43	\$13.01	\$14.86	\$11.71	\$14.62	\$17.13	\$19.71	\$25.04	\$28.45	32
33	\$4.13	\$5.03	\$5.78	\$6.40	\$7.78	\$8.73	\$6.49	\$8.02	\$9.33	\$10.60	\$13.24	\$15.11	\$11.84	\$14.78	\$17.35	\$19.95	\$25.37	\$28.83	33
34	\$4.15	\$5.06	\$5.82	\$6.45	\$7.84	\$8.79	\$6.59	\$8.14	\$9.48	\$10.78	\$13.46	\$15.36	\$11.98	\$14.97	\$17.56	\$20.21	\$25.69	\$29.19	34
35 36	\$4.17 \$4.21	\$5.08 \$5.15	\$5.86 \$5.93	\$6.49 \$6.57	\$7.90 \$8.01	\$8.86 \$8.98	\$6.68 \$6.81	\$8.27 \$8.44	\$9.64 \$9.84	\$10.95 \$11.17	\$13.70 \$13.99	\$15.63 \$15.96	\$12.13 \$12.29	\$15.13 \$15.34	\$17.77 \$18.00	\$20.45 \$20.73	\$26.00 \$26.37	\$29.57 \$30.00	35 36
37	\$4.25	\$5.21	\$6.01	\$6.66	\$8.12	\$9.11	\$6.93	\$8.60	\$10.04	\$11.41	\$14.29	\$16.29	\$12.44	\$15.55	\$18.24	\$21.02	\$26.74	\$30.42	37
38	\$4.29	\$5.27	\$6.07	\$6.75	\$8.23	\$9.25	\$7.06	\$8.76	\$10.23	\$11.64	\$14.57	\$16.64	\$12.61	\$15.76	\$18.49	\$21.30	\$27.12	\$30.86	38
39	\$4.33	\$5.33	\$6.16	\$6.84	\$8.34	\$9.37	\$7.20	\$8.94	\$10.43	\$11.86	\$14.89	\$16.98	\$12.78	\$15.97	\$18.73	\$21.59	\$27.50	\$31.30	39
40 41	\$4.39 \$4.43	\$5.38 \$5.44	\$6.24 \$6.30	\$6.92 \$7.01	\$8.46 \$8.58	\$9.49 \$9.63	\$7.35 \$7.48	\$9.11 \$9.28	\$10.63 \$10.85	\$12.11 \$12.35	\$15.19 \$15.52	\$17.34 \$17.70	\$12.95 \$13.13	\$16.18 \$16.40	\$19.00 \$19.25	\$21.90 \$22.18	\$27.90 \$28.30	\$31.75 \$32.20	40 41
42	\$4.47	\$5.50	\$6.39	\$7.01	\$8.69	\$9.75	\$7.40	\$9.47	\$11.06	\$12.61	\$15.85	\$17.70	\$13.30	\$16.63	\$19.52	\$22.50	\$28.68	\$32.65	42
43	\$4.51	\$5.57	\$6.47	\$7.18	\$8.79	\$9.87	\$7.75	\$9.65	\$11.28	\$12.87	\$16.18	\$18.46	\$13.46	\$16.85	\$19.78	\$22.80	\$29.09	\$33.12	43
44	\$4.56	\$5.63	\$6.53	\$7.28	\$8.90	\$9.99	\$7.91	\$9.84	\$11.50	\$13.13	\$16.52	\$18.84	\$13.65	\$17.07	\$20.04	\$23.12	\$29.51	\$33.59	44
45 46	\$4.59 \$4.68	\$5.69 \$5.80	\$6.61 \$6.76	\$7.37 \$7.52	\$9.02 \$9.22	\$10.13 \$10.38	\$8.05 \$8.36	\$10.02 \$10.41	\$11.73 \$12.15	\$13.40 \$13.79	\$16.88 \$17.32	\$19.24 \$19.73	\$13.84 \$14.06	\$17.31 \$17.57	\$20.32 \$20.63	\$23.43 \$23.83	\$29.91 \$30.41	\$34.09 \$34.65	45 46
46	\$4.68 \$4.76	\$5.80 \$5.91	\$6.76	\$7.52	\$9.22 \$9.44	\$10.38	\$8.66	\$10.41	\$12.15 \$12.57	\$13.79	\$17.32 \$17.76	\$19.73	\$14.06	\$17.86	\$20.63	\$23.83 \$24.21	\$30.41	\$35.23	46
48	\$4.83	\$6.03	\$7.04	\$7.87	\$9.65	\$10.87	\$8.98	\$11.20	\$13.01	\$14.62	\$18.21	\$20.77	\$14.51	\$18.13	\$21.30	\$24.60	\$31.42	\$35.82	48
49	\$4.92	\$6.15	\$7.18	\$8.03	\$9.87	\$11.11	\$9.32	\$11.64	\$13.46	\$15.04	\$18.68	\$21.29	\$14.74	\$18.43	\$21.64	\$24.99	\$31.93	\$36.41	49
50 51	\$5.02 \$5.08	\$6.27 \$6.38	\$7.35 \$7.49	\$8.20 \$8.37	\$10.08 \$10.31	\$11.37 \$11.61	\$9.67 \$10.02	\$12.08 \$12.54	\$13.94 \$14.43	\$15.49 \$15.95	\$19.16 \$19.66	\$21.83 \$22.39	\$14.98 \$15.21	\$18.71 \$19.01	\$22.00 \$22.33	\$25.40 \$25.81	\$32.47 \$33.01	\$37.02 \$37.63	50 51
52	\$5.08 \$5.17	\$6.50	\$7.49 \$7.63	\$8.57 \$8.53	\$10.51	\$11.85	\$10.02	\$12.54	\$14.43 \$14.93	\$16.41	\$20.16	\$22.39	\$15.21 \$15.44	\$19.01	\$22.69	\$26.22	\$33.56	\$37.63	52
53	\$5.26	\$6.61	\$7.78	\$8.71	\$10.73	\$12.11	\$10.81	\$13.51	\$15.47	\$16.90	\$20.68	\$23.54	\$15.68	\$19.61	\$23.05	\$26.66	\$34.11	\$38.90	53
54	\$5.33	\$6.73	\$7.93	\$8.87	\$10.96	\$12.35	\$11.20	\$14.02	\$16.01	\$17.41	\$21.19	\$24.16	\$15.92	\$19.92	\$23.41	\$27.09	\$34.68	\$39.54	54
55	\$5.41 \$5.94	\$6.85 \$7.42	\$8.08 \$8.71	\$9.04 \$9.77	\$11.17 \$12.11	\$12.61	\$11.64 \$12.20	\$14.57	\$16.56 \$17.35	\$17.95 \$18.87	\$21.71 \$23.05	\$24.78 \$26.31	\$16.18 \$16.85	\$20.24 \$21.13	\$23.80	\$27.53 \$28.81	\$35.24 \$36.94	\$40.20 \$42.18	55
56 57	\$6.47	\$8.02	\$9.33	\$10.50	\$13.05	\$13.68 \$14.76	\$12.20	\$15.28 \$16.02	\$17.33	\$19.84	\$24.46	\$20.31	\$17.55	\$21.13	\$24.87 \$25.99	\$30.15	\$38.73	\$44.23	56 57
58	\$7.00	\$8.60	\$9.96	\$11.22	\$13.99	\$15.84	\$13.41	\$16.79	\$19.04	\$20.88	\$25.95	\$29.66	\$18.26	\$23.02	\$27.17	\$31.55	\$40.60	\$46.41	58
59	\$7.51	\$9.19	\$10.59	\$11.96	\$14.93	\$16.91	\$14.06	\$17.60	\$19.94	\$21.95	\$27.52	\$31.48	\$19.04	\$24.01	\$28.39	\$33.02	\$42.55	\$48.67	59
60 61	\$8.04 \$8.57	\$9.76 \$10.36	\$11.21 \$11.84	\$12.68 \$13.41	\$15.87 \$16.82	\$18.00 \$19.07	\$14.74 \$15.46	\$18.46 \$19.34	\$20.90 \$21.90	\$23.09 \$24.28	\$29.19 \$30.98	\$33.41 \$35.47	\$19.82 \$20.66	\$25.06 \$26.15	\$29.66 \$30.99	\$34.56 \$36.16	\$44.61 \$46.76	\$51.05 \$53.54	60 61
62	\$9.09	\$10.94	\$12.46	\$14.14	\$17.76	\$20.16	\$16.20	\$20.26	\$22.94	\$25.56	\$32.87	\$37.65	\$21.50	\$27.29	\$32.38	\$37.82	\$49.02	\$56.16	62
63	\$10.04	\$12.09	\$13.80	\$15.65	\$19.67	\$22.31	\$17.08	\$21.37	\$24.62	\$27.59	\$35.40	\$40.52	\$23.06	\$29.21	\$34.63	\$40.36	\$52.15	\$59.67	63
64	\$10.98	\$13.25	\$15.13	\$17.16	\$21.56 \$23.47	\$24.48	\$18.01	\$22.53	\$26.42	\$29.79	\$38.14	\$43.61	\$24.74	\$31.29	\$37.05	\$43.07	\$55.47	\$63.39	64
65 66	\$11.95 \$12.89	\$14.41 \$15.56	\$16.46 \$17.80	\$18.67 \$20.18	\$23.47 \$25.38	\$26.64 \$28.81	\$19.00 \$20.04	\$23.76 \$25.06	\$28.35 \$30.42	\$32.16 \$34.73	\$41.08 \$44.24	\$46.93 \$50.51	\$26.54 \$28.45	\$33.50 \$35.88	\$39.62 \$42.38	\$45.95 \$49.02	\$58.99 \$62.76	\$67.36 \$71.56	65 66
67	\$13.86	\$16.72	\$19.12	\$21.69	\$27.28	\$30.98	\$21.15	\$26.42	\$32.64	\$37.51	\$47.67	\$54.38	\$30.53	\$38.40	\$45.32	\$52.30	\$66.74	\$76.04	67
68	\$15.73	\$19.04	\$21.79	\$24.66	\$30.93	\$35.10	\$23.57	\$29.46	\$36.05	\$41.29	\$52.25	\$59.49	\$33.27	\$41.95	\$49.56	\$56.97	\$72.30	\$82.23	68
69	\$17.60	\$21.35	\$24.47	\$27.67	\$34.61	\$39.24	\$26.25	\$32.87	\$39.81	\$45.46	\$57.28	\$65.10	\$36.28	\$45.81	\$54.18	\$62.05	\$78.34	\$88.93	69
70 71	\$19.49 \$21.38	\$23.65 \$25.97	\$27.16 \$29.81	\$30.65 \$33.64	\$38.28 \$41.95	\$43.36 \$47.49	\$29.24 \$32.58	\$36.66 \$40.87	\$43.99 \$48.60	\$50.06 \$55.13	\$62.78 \$68.81	\$71.23 \$77.93	\$39.55 \$43.12	\$50.03 \$54.65	\$59.24 \$64.78	\$67.59 \$73.63	\$84.87 \$91.96	\$96.16 \$104.00	70 71
72	\$23.25	\$28.29	\$32.49	\$36.61	\$45.62	\$51.62	\$36.30	\$45.57	\$53.69	\$60.68	\$75.42	\$85.29	\$47.03	\$59.69	\$70.86	\$80.18	\$99.62	\$112.44	72
73	\$26.63	\$32.57	\$37.57	\$42.19	\$52.29	\$59.09	\$40.24	\$50.69	\$59.86	\$67.47	\$83.51	\$94.30	\$51.66	\$65.78	\$78.28	\$88.34	\$109.32	\$123.20	73
74 75	\$30.01 \$33.38	\$36.83 \$41.12	\$42.62 \$47.68	\$47.75 \$53.31	\$58.97 \$65.65	\$66.52 \$73.99	\$44.58 \$49.40	\$56.38 \$62.70	\$66.73 \$74.39	\$75.00 \$83.38	\$92.48 \$102.42	\$104.27 \$115.28	\$56.72 \$62.27	\$72.51 \$79.91	\$86.48 \$95.54	\$97.33 \$107.22	\$119.94 \$131.60	\$134.97 \$147.87	74 75
75 76	\$33.38 \$36.77	\$41.12	\$47.68 \$52.74	\$58.86	\$72.33	\$81.46	\$49.40 \$54.75	\$69.73	\$82.94	\$92.70	\$102.42	\$115.28	\$68.38	\$88.07	\$95.54 \$105.55	\$107.22	\$131.60	\$147.87	75 76
77	\$40.14	\$49.69	\$57.81	\$64.43	\$79.01	\$88.91	\$60.67	\$77.55	\$92.46	\$103.07	\$125.60	\$140.97	\$75.09	\$97.06	\$116.63	\$130.14	\$158.46	\$177.51	77
78	\$43.26	\$53.64	\$62.53	\$69.65	\$85.30	\$95.88	\$64.51	\$82.63	\$98.67	\$109.91	\$133.73	\$149.88	\$79.27	\$102.71	\$123.60	\$137.84	\$167.55	\$187.45	78
79 80	\$46.38 \$49.49	\$57.61 \$61.56	\$67.25 \$71.97	\$74.87 \$80.10	\$91.58 \$97.85	\$102.83 \$109.79	\$68.60 \$72.95	\$88.05 \$93.82	\$105.29 \$112.36	\$117.20 \$124.98	\$142.37 \$151.58	\$159.36 \$169.43	\$83.70 \$88.37	\$108.68 \$114.99	\$130.98 \$138.82	\$145.98 \$154.61	\$177.18 \$187.36	\$197.95 \$209.04	79 80
81	\$52.61	\$65.52	\$76.68	\$85.32	\$104.15	\$109.79	\$77.57	\$99.97	\$112.30	\$133.26	\$161.39	\$180.15	\$93.29	\$114.99	\$130.02	\$163.75	\$198.12	\$209.04	81
82	\$55.74	\$69.47	\$81.40	\$90.54	\$110.43	\$123.70	\$82.50	\$106.51	\$127.94	\$142.11	\$171.83	\$191.52	\$98.49	\$128.74	\$155.91	\$173.41	\$209.51	\$233.10	82
83	\$59.84	\$74.73	\$87.68	\$97.52	\$118.87	\$133.05	\$87.76	\$113.44	\$136.43	\$151.47	\$182.98	\$203.76	\$104.24	\$136.46	\$165.47	\$183.97	\$222.09	\$246.89	83
84 85	\$63.92 \$68.03	\$79.98 \$85.20	\$93.97 \$100.24	\$104.51 \$111.49	\$127.30 \$135.75	\$142.40 \$151.75	\$93.35 \$99.30	\$120.83 \$128.69	\$145.47 \$155.11	\$161.44 \$172.09	\$194.85 \$207.49	\$216.79 \$230.64	\$110.34 \$116.80	\$144.65 \$153.33	\$175.61 \$186.38	\$195.19 \$207.08	\$235.44 \$249.58	\$261.49 \$276.97	84 85
86	\$72.12	\$85.20	\$100.24	\$111.49	\$135.75	\$161.08	\$99.30 \$105.62	\$128.69	\$165.38	\$172.09	\$207.49	\$230.64	\$116.80	\$162.53	\$186.38	\$207.08	\$249.58 \$264.58	\$276.97	86
87	\$76.22	\$95.69	\$112.80	\$125.45	\$152.64	\$170.43	\$112.32	\$146.01	\$176.34	\$195.50	\$235.29	\$261.05	\$130.84	\$172.27	\$209.92	\$233.10	\$280.47	\$310.71	87
88	\$80.10	\$100.50	\$118.54	\$131.85	\$160.51	\$179.25	\$117.38	\$152.52	\$184.22	\$204.23	\$245.87	\$272.80	\$136.21	\$179.32	\$218.54	\$242.67	\$292.12	\$323.67	88
89 90	\$83.95 \$87.82	\$105.31 \$110.13	\$124.26 \$129.99	\$138.25 \$144.65	\$168.40 \$176.27	\$188.06 \$196.88	\$122.67 \$128.19	\$159.33 \$166.43	\$192.46 \$201.06	\$213.35 \$222.87	\$256.93 \$268.48	\$285.08 \$297.91	\$141.82 \$147.65	\$186.65 \$194.27	\$227.50 \$236.83	\$252.65 \$263.02	\$304.24 \$316.88	\$337.14 \$351.20	89 90
90	\$87.82 \$91.69	\$110.13 \$114.95	\$129.99 \$135.72	\$144.65 \$151.06	\$176.27 \$184.14	\$196.88	\$128.19 \$133.97	\$166.43 \$173.85	\$201.06 \$210.05	\$222.87	\$268.48 \$280.55	\$297.91	\$147.65 \$153.74	\$194.27 \$202.21	\$236.83 \$246.55	\$263.02 \$273.83	\$316.88	\$351.20 \$365.83	90
92	\$95.55	\$119.76	\$141.45	\$157.46	\$192.02	\$214.49	\$140.02	\$181.61	\$219.44	\$243.24	\$293.14	\$325.33	\$160.06	\$210.48	\$256.67	\$285.06	\$343.73	\$381.07	92
93	\$98.14	\$122.89	\$145.14	\$161.60	\$197.13	\$220.20	\$143.46	\$185.83	\$224.47	\$248.82	\$299.92	\$332.75	\$163.45	\$214.69	\$261.75	\$290.73	\$350.66	\$388.64	93
94	\$100.72	\$126.03	\$148.82	\$165.72	\$202.26	\$225.89	\$146.98	\$190.16	\$229.62	\$254.53	\$306.85	\$340.34	\$166.90	\$219.01	\$266.92	\$296.50	\$357.73	\$396.36	94
95 96	\$103.31 \$105.89	\$129.16 \$132.31	\$152.50 \$156.18	\$169.86 \$173.97	\$207.38 \$212.50	\$231.57 \$237.27	\$150.58 \$154.27	\$194.60 \$199.11	\$234.88 \$240.25	\$260.38 \$266.35	\$313.94 \$321.19	\$348.12 \$356.06	\$170.42 \$174.01	\$223.40 \$227.88	\$272.20 \$277.58	\$302.40 \$308.41	\$364.95 \$372.30	\$404.24 \$412.29	95 96
97	\$103.63	\$135.44	\$159.85	\$178.11	\$217.62	\$242.96	\$158.05	\$203.76	\$245.77	\$272.47	\$328.59	\$364.20	\$177.70	\$232.46	\$283.07	\$314.55	\$379.80	\$420.48	97
98	\$111.05	\$138.57 \$141.71	\$163.53	\$182.23	\$222.74 \$227.87	\$248.66 \$254.33	\$161.90 \$165.85	\$208.52	\$251.40	\$278.72	\$336.15	\$372.53	\$181.45	\$237.13	\$288.67	\$320.82	\$387.45	\$428.85 \$437.36	98
99	\$113.63		\$167.22	\$186.38				\$213.37	\$257.18	\$285.13	\$343.90	\$381.03	\$185.28	\$241.89	\$294.38	\$327.22	\$395.25		90

				Qua	rterly Premi	um per \$300						esulting in 23.	.12% Cumul	ative Increas	e)				
Issue		F	uture Purch	ase Option				Comprehens Aut	o 3% Comp					Aut	to 5% Comp	ound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$11.62 \$11.70	\$14.05 \$14.16	\$16.08 \$16.18	\$17.78 \$17.88	\$21.50 \$21.68	\$24.07 \$24.26	\$16.90 \$17.16	\$20.82 \$21.14	\$24.15 \$24.53	\$27.30 \$27.77	\$33.95 \$34.54	\$38.65 \$39.36	\$31.71 \$32.08	\$39.55 \$40.04	\$46.37 \$46.91	\$53.26 \$53.91	\$67.47 \$68.30	\$76.48 \$77.46	25 26
27	\$11.73	\$14.22	\$16.29	\$18.02	\$21.87	\$24.47	\$17.41	\$21.46	\$24.95	\$28.23	\$35.11	\$40.04	\$32.43	\$40.51	\$47.49	\$54.55	\$69.17	\$78.47	27
28	\$11.79	\$14.33	\$16.44	\$18.17	\$22.02	\$24.64	\$17.67	\$21.79	\$25.34	\$28.69	\$35.72	\$40.73	\$32.83	\$40.97	\$48.06	\$55.20	\$70.04	\$79.49	28
29 30	\$11.86 \$11.95	\$14.41 \$14.52	\$16.54 \$16.65	\$18.28 \$18.43	\$22.18 \$22.37	\$24.87 \$25.04	\$17.92 \$18.21	\$22.12 \$22.49	\$25.73 \$26.14	\$29.18 \$29.65	\$36.35 \$36.96	\$41.44 \$42.18	\$33.23 \$33.62	\$41.44 \$41.95	\$48.65 \$49.23	\$55.88 \$56.58	\$70.91 \$71.82	\$80.50 \$81.55	29 30
31	\$11.98	\$14.59	\$16.76	\$18.57	\$22.56	\$25.26	\$18.49	\$22.84	\$26.57	\$30.15	\$37.62	\$42.89	\$34.03	\$42.46	\$49.81	\$57.26	\$72.72	\$82.60	31
32	\$12.06	\$14.69	\$16.87	\$18.68	\$22.69	\$25.45	\$18.79	\$23.21	\$26.99	\$30.66	\$38.27	\$43.66	\$34.43	\$42.97	\$50.38	\$57.96	\$73.63	\$83.64	32
33 34	\$12.13 \$12.20	\$14.77 \$14.88	\$16.98 \$17.12	\$18.82 \$18.98	\$22.87 \$23.06	\$25.65 \$25.84	\$19.07 \$19.36	\$23.57 \$23.92	\$27.44 \$27.87	\$31.16 \$31.67	\$38.92 \$39.60	\$44.41 \$45.18	\$34.82 \$35.23	\$43.47 \$43.98	\$51.00 \$51.61	\$58.68 \$59.41	\$74.56 \$75.51	\$84.74 \$85.83	33 34
35	\$12.28	\$14.95	\$17.23	\$19.07	\$23.21	\$26.07	\$19.66	\$24.33	\$28.34	\$32.18	\$40.28	\$45.93	\$35.66	\$44.47	\$52.23	\$60.11	\$76.44	\$86.95	35
36 37	\$12.38 \$12.48	\$15.13	\$17.45	\$19.33	\$23.52 \$23.85	\$26.42	\$20.02 \$20.38	\$24.80 \$25.26	\$28.92 \$29.51	\$32.83	\$41.12 \$41.98	\$46.91 \$47.89	\$36.12	\$45.10	\$52.92	\$60.96 \$61.79	\$77.53	\$88.18 \$89.45	36
38	\$12.48	\$15.31 \$15.49	\$17.67 \$17.88	\$19.59 \$19.83	\$23.85	\$26.79 \$27.19	\$20.38	\$25.26	\$30.08	\$33.51 \$34.21	\$41.98	\$47.89	\$36.59 \$37.07	\$45.71 \$46.33	\$53.64 \$54.38	\$62.63	\$78.63 \$79.75	\$99.45	37 38
39	\$12.75	\$15.67	\$18.10	\$20.10	\$24.50	\$27.54	\$21.17	\$26.27	\$30.66	\$34.89	\$43.75	\$49.91	\$37.58	\$46.94	\$55.10	\$63.49	\$80.87	\$92.00	39
40	\$12.89	\$15.82	\$18.33	\$20.34	\$24.84	\$27.91	\$21.57	\$26.79	\$31.27	\$35.61	\$44.67	\$50.97	\$38.07	\$47.56	\$55.85	\$64.36	\$82.02	\$93.31	40
41 42	\$12.99 \$13.14	\$16.00 \$16.18	\$18.54 \$18.79	\$20.59 \$20.89	\$25.19 \$25.52	\$28.31 \$28.66	\$21.98 \$22.37	\$27.30 \$27.84	\$31.89 \$32.50	\$36.35 \$37.07	\$45.59 \$46.58	\$52.06 \$53.14	\$38.58 \$39.09	\$48.22 \$48.87	\$56.61 \$57.38	\$65.23 \$66.13	\$83.18 \$84.34	\$94.66 \$96.00	41 42
43	\$13.25	\$16.36	\$19.01	\$21.14	\$25.84	\$29.03	\$22.80	\$28.39	\$33.15	\$37.82	\$47.56	\$54.26	\$39.60	\$49.51	\$58.13	\$67.04	\$85.53	\$97.37	43
44	\$13.40	\$16.54	\$19.22	\$21.40	\$26.18	\$29.40	\$23.24	\$28.92	\$33.81	\$38.58	\$48.58	\$55.41	\$40.14	\$50.17	\$58.93	\$67.94	\$86.72	\$98.74	44
45 46	\$13.51 \$13.76	\$16.72 \$17.05	\$19.44 \$19.87	\$21.64 \$22.12	\$26.50 \$27.11	\$29.79 \$30.51	\$23.68 \$24.58	\$29.46 \$30.58	\$34.49 \$35.69	\$39.39 \$40.54	\$49.62 \$50.90	\$56.58 \$58.02	\$40.70 \$41.33	\$50.85 \$51.66	\$59.73 \$60.66	\$68.93 \$70.04	\$87.95 \$89.41	\$100.19 \$101.85	45 46
47	\$13.98	\$17.37	\$20.30	\$22.63	\$27.77	\$31.24	\$25.49	\$31.75	\$36.96	\$41.74	\$52.19	\$59.50	\$41.98	\$52.48	\$61.65	\$71.16	\$90.88	\$103.55	47
48 49	\$14.22	\$17.75	\$20.71	\$23.14	\$28.39	\$31.97	\$26.42	\$32.94	\$38.27	\$42.97	\$53.53	\$61.03	\$42.63	\$53.32	\$62.63	\$72.31	\$92.37	\$105.29	48
49 50	\$14.48 \$14.74	\$18.06 \$18.43	\$21.14 \$21.57	\$23.61 \$24.10	\$29.03 \$29.65	\$32.69 \$33.41	\$27.41 \$28.42	\$34.21 \$35.50	\$39.60 \$40.97	\$44.23 \$45.54	\$54.91 \$56.33	\$62.58 \$64.17	\$43.33 \$44.02	\$54.15 \$55.03	\$63.64 \$64.65	\$73.48 \$74.67	\$93.89 \$95.45	\$107.03 \$108.81	49 50
51	\$14.95	\$18.75	\$22.02	\$24.61	\$30.30	\$34.13	\$29.46	\$36.84	\$42.43	\$46.88	\$57.76	\$65.81	\$44.70	\$55.88	\$65.66	\$75.86	\$97.04	\$110.62	51
52	\$15.21	\$19.11	\$22.45	\$25.08	\$30.95	\$34.85	\$30.58	\$38.27	\$43.91	\$48.25	\$59.25	\$67.50	\$45.40	\$56.76	\$66.71	\$77.10	\$98.64	\$112.47	52
53 54	\$15.46 \$15.67	\$19.44 \$19.77	\$22.87 \$23.30	\$25.60 \$26.10	\$31.56 \$32.22	\$35.61 \$36.35	\$31.75 \$32.94	\$39.71 \$41.23	\$45.46 \$47.05	\$49.70 \$51.18	\$60.78 \$62.33	\$69.24 \$71.02	\$46.12 \$46.83	\$57.65 \$58.57	\$67.76 \$68.84	\$78.37 \$79.64	\$100.26 \$101.93	\$114.35 \$116.26	53 54
55	\$15.92	\$20.14	\$23.75	\$26.57	\$32.83	\$37.07	\$34.21	\$42.86	\$48.68	\$52.79	\$63.86	\$72.86	\$47.56	\$59.50	\$69.96	\$80.93	\$103.59	\$118.18	55
56	\$17.48	\$21.83	\$25.60	\$28.73	\$35.61	\$40.21	\$35.88	\$44.92	\$51.00	\$55.49	\$67.76	\$77.35	\$49.51	\$62.12	\$73.12	\$84.71	\$108.59	\$123.98	56
57 58	\$19.01 \$20.56	\$23.57 \$25.26	\$27.44 \$29.28	\$30.88 \$33.01	\$38.37 \$41.12	\$43.41 \$46.55	\$37.62 \$39.42	\$47.10 \$49.37	\$53.42 \$55.96	\$58.34 \$61.35	\$71.89 \$76.28	\$82.13 \$87.19	\$51.59 \$53.71	\$64.84 \$67.66	\$76.41 \$79.86	\$88.64 \$92.78	\$113.84 \$119.33	\$130.05 \$136.43	57 58
59	\$22.07	\$26.99	\$31.13	\$35.15	\$43.91	\$49.74	\$41.33	\$51.75	\$58.64	\$64.54	\$80.90	\$92.56	\$55.96	\$70.58	\$83.45	\$97.08	\$125.10	\$143.08	59
60	\$23.64	\$28.69	\$32.98	\$37.28	\$46.66	\$52.92	\$43.33	\$54.26	\$61.43	\$67.87	\$85.83	\$98.24	\$58.27	\$73.66	\$87.19	\$101.61	\$131.15	\$150.07	60
61 62	\$25.15 \$26.72	\$30.44 \$32.14	\$34.82 \$36.67	\$39.42 \$41.60	\$49.45 \$52.19	\$56.06 \$59.25	\$45.43 \$47.60	\$56.87 \$59.54	\$64.36 \$67.47	\$71.39 \$75.13	\$91.08 \$96.61	\$104.28 \$110.69	\$60.69 \$63.20	\$76.89 \$80.22	\$91.11 \$95.20	\$106.32 \$111.20	\$137.47 \$144.14	\$157.43 \$165.09	61 62
63	\$29.51	\$35.55	\$40.59	\$46.01	\$57.81	\$65.62	\$50.21	\$62.80	\$72.40	\$81.13	\$104.07	\$119.13	\$67.81	\$85.91	\$101.82	\$118.65	\$153.30	\$175.41	63
64 65	\$32.28 \$35.11	\$38.94 \$42.35	\$44.47 \$48.39	\$50.46 \$54.87	\$63.38 \$68.99	\$71.97 \$78.33	\$52.95 \$55.85	\$66.24 \$69.85	\$77.68 \$83.36	\$87.61 \$94.58	\$112.11 \$120.76	\$128.19 \$137.98	\$72.72 \$78.01	\$91.98 \$98.49	\$108.91 \$116.48	\$126.61 \$135.08	\$163.07 \$173.45	\$186.38 \$198.04	64 65
66	\$37.90	\$45.76	\$52.30	\$59.33	\$74.60	\$84.71	\$58.93	\$73.66	\$89.45	\$102.11	\$130.09	\$148.51	\$83.64	\$105.47	\$124.58	\$144.14	\$184.49	\$210.41	66
67	\$40.73	\$49.16	\$56.22	\$63.78	\$80.17	\$91.08	\$62.19	\$77.68	\$95.95	\$110.26	\$140.15	\$159.84	\$89.73	\$112.90	\$133.23	\$153.76	\$196.22	\$223.54	67
68 69	\$46.21 \$51.75	\$55.96 \$62.77	\$64.06 \$71.93	\$72.54 \$81.34	\$90.96 \$101.74	\$103.19 \$115.36	\$69.28 \$77.18	\$86.62 \$96.61	\$105.98 \$117.06	\$121.41 \$133.67	\$153.62 \$168.40	\$174.91 \$191.37	\$97.84 \$106.66	\$123.33 \$134.69	\$145.70 \$159.30	\$167.47 \$182.44	\$212.59 \$230.32	\$241.76 \$261.46	68 69
70	\$57.30	\$69.54	\$79.81	\$90.10	\$112.53	\$127.49	\$85.97	\$107.75	\$129.34	\$147.17	\$184.56	\$209.40	\$116.30	\$147.10	\$174.18	\$198.73	\$249.54	\$282.72	70
71	\$62.83	\$76.33	\$87.67	\$98.89	\$123.33	\$139.61	\$95.78	\$120.18	\$142.86	\$162.05	\$202.31	\$229.12	\$126.80	\$160.68	\$190.47	\$216.45	\$270.36	\$305.75	71
72 73	\$68.35 \$78.30	\$83.14 \$95.74	\$95.53 \$110.44	\$107.65 \$124.00	\$134.11 \$153.73	\$151.77 \$173.71	\$106.75 \$118.29	\$133.99 \$149.01	\$157.84 \$175.98	\$178.41 \$198.35	\$221.71 \$245.52	\$250.73 \$277.23	\$138.27 \$151.84	\$175.48 \$193.40	\$208.31 \$230.14	\$235.74 \$259.73	\$292.90 \$321.38	\$330.59 \$362.19	72 73
74	\$88.22	\$108.30	\$125.32	\$140.36	\$173.38	\$195.61	\$131.07	\$165.74	\$196.19	\$220.50	\$271.91	\$306.55	\$166.73	\$213.17	\$254.25	\$286.14	\$352.62	\$396.81	74
75	\$98.16	\$120.90	\$140.20	\$156.73	\$193.00	\$217.54	\$145.26	\$184.34	\$218.69	\$245.16	\$301.12	\$338.94	\$183.09	\$234.95	\$280.88	\$315.22	\$386.91	\$434.75	75
76 77	\$108.09 \$117.99	\$133.50 \$146.09	\$155.08 \$169.93	\$173.06 \$189.42	\$212.66 \$232.27	\$239.48 \$261.42	\$160.96 \$178.38	\$205.02 \$228.00	\$243.81 \$271.84	\$272.56 \$303.04	\$333.49 \$369.27	\$374.79 \$414.45	\$201.04 \$220.76	\$258.95 \$285.38	\$310.33 \$342.90	\$347.30 \$382.60	\$424.51 \$465.85	\$476.31 \$521.89	76 77
78	\$127.19	\$157.71	\$183.80	\$204.77	\$250.77	\$281.86	\$189.68	\$242.95	\$290.08	\$323.13	\$393.16	\$440.66	\$233.07	\$301.95	\$363.39	\$405.21	\$492.59	\$551.10	78
79	\$136.36	\$169.36	\$197.70	\$220.12	\$269.24	\$302.32	\$201.69	\$258.88	\$309.55	\$344.57	\$418.58	\$468.53	\$246.07	\$319.51	\$385.10	\$429.19	\$520.91	\$581.97	79
80 81	\$145.51 \$154.71	\$180.98 \$192.64	\$211.56 \$225.43	\$235.47 \$250.83	\$287.69 \$306.19	\$322.77 \$343.22	\$214.47 \$228.08	\$275.86 \$293.92	\$330.32 \$352.52	\$367.43 \$391.80	\$445.65 \$474.47	\$498.14 \$529.63	\$259.78 \$274.26	\$338.08 \$357.73	\$408.12 \$432.51	\$454.56 \$481.41	\$550.84 \$582.47	\$614.55 \$648.96	80 81
82	\$163.86	\$204.25	\$239.33	\$266.19	\$324.65	\$363.66	\$242.55	\$313.14	\$376.15	\$417.82	\$505.16	\$563.08	\$289.57	\$378.51	\$458.39	\$509.83	\$615.95	\$685.31	82
83	\$175.92	\$219.68	\$257.79	\$286.72	\$349.49	\$391.15	\$258.01	\$333.52	\$401.10	\$445.33	\$537.94	\$599.05	\$306.47	\$401.21	\$486.49	\$540.88	\$652.96	\$725.85	83
84 85	\$187.92 \$199.99	\$235.10 \$250.49	\$276.25 \$294.71	\$307.24 \$327.76	\$374.28 \$399.10	\$418.64 \$446.13	\$274.44 \$291.92	\$355.23 \$378.37	\$427.67 \$456.00	\$474.64 \$505.91	\$572.84 \$610.02	\$637.36 \$678.07	\$324.39 \$343.37	\$425.27 \$450.80	\$516.31 \$547.95	\$573.86 \$608.83	\$692.18 \$733.78	\$768.78 \$814.27	84 85
86	\$212.05	\$265.90	\$313.18	\$348.29	\$423.93	\$473.60	\$310.49	\$403.01	\$486.22	\$539.25	\$649.61	\$721.39	\$363.42	\$477.83	\$581.53	\$645.92	\$777.87	\$862.45	86
87 88	\$224.09 \$235.47	\$281.33 \$295.47	\$331.63 \$348.50	\$368.81 \$387.62	\$448.73 \$471.90	\$501.07 \$526.97	\$330.22 \$345.10	\$429.25 \$448.40	\$518.45 \$541.61	\$574.76 \$600.44	\$691.76 \$722.84	\$767.51 \$802.05	\$384.66 \$400.48	\$506.49 \$527.20	\$617.15 \$642.49	\$685.31 \$713.47	\$824.59 \$858.83	\$913.50 \$951.58	87 88
88	\$235.47 \$246.83	\$295.47 \$309.63	\$348.50 \$365.32	\$387.62 \$406.44	\$471.90 \$495.05	\$526.97 \$552.91	\$345.10 \$360.65	\$448.40 \$468.43	\$541.61 \$565.82	\$600.44	\$722.84 \$755.35	\$802.05	\$400.48 \$416.95	\$527.20 \$548.74	\$642.49 \$668.84	\$713.47	\$858.83 \$894.48	\$951.58 \$991.21	88 89
90	\$258.19	\$323.78	\$382.17	\$425.27	\$518.22	\$578.83	\$376.91	\$489.31	\$591.12	\$655.27	\$789.31	\$875.84	\$434.11	\$571.14	\$696.28	\$773.30	\$931.63	\$1,032.51	90
91	\$269.55	\$337.93	\$399.03	\$444.10	\$541.36	\$604.74	\$393.88	\$511.14	\$617.55	\$684.54	\$824.78	\$915.27	\$451.98	\$594.50	\$724.84	\$805.06		\$1,075.55	91
92 93	\$280.92 \$288.53	\$352.09 \$361.31	\$415.87 \$426.69	\$462.92 \$475.09	\$564.52 \$579.58	\$630.62 \$647.37	\$411.67 \$421.76	\$533.94 \$546.35	\$645.17 \$659.93	\$715.15 \$731.53	\$861.83 \$881.75	\$956.47 \$978.29	\$470.59 \$480.53	\$618.78 \$631.21	\$754.62 \$769.53	\$838.09 \$854.75	\$1,010.57 \$1.030.95		92 93
94	\$296.12	\$370.50	\$437.51	\$487.20	\$594.64	\$664.09	\$432.12	\$559.06	\$675.06	\$748.33	\$902.13	\$1,000.61	\$490.69	\$643.87	\$784.74	\$871.71	\$1,051.74	\$1,165.31	94
95	\$303.73	\$379.74	\$448.34	\$499.37	\$609.69	\$680.82	\$442.72	\$572.09	\$690.53	\$765.53	\$922.97	\$1,023.46	\$501.04	\$656.79	\$800.26	\$889.05	\$1,072.93	\$1,188.48	95
96 97	\$311.33 \$318.92	\$388.96 \$398.20	\$459.15 \$469.97	\$511.50 \$523.66	\$624.75 \$639.80	\$697.59 \$714.31	\$453.58 \$464.66	\$585.41 \$599.05	\$706.34 \$722.56	\$783.07 \$801.07		\$1,046.84 \$1,070.77	\$511.60 \$522.43	\$669.96 \$683.42	\$816.09 \$832.23	\$906.72 \$924.79	\$1,094.60 \$1,116.64		96 97
98	\$326.50	\$407.40	\$480.80	\$535.78	\$654.86	\$731.02	\$475.99	\$613.02	\$739.14	\$819.46	\$988.31	\$1,095.25	\$533.47	\$697.14	\$848.70	\$943.21	\$1,139.10	\$1,260.80	98
99 100+	\$334.10	\$416.62	\$491.62	\$547.95	\$669.93	\$747.76	\$487.62	\$627.32	\$756.11	\$838.28		\$1,120.25	\$544.72	\$711.15	\$865.50		\$1,162.07		99 100+
100+	\$341.70	\$425.85	\$502.44	\$560.07	\$684.99	\$764.52	\$499.51	\$641.95	\$773.49	ֆö⊃/.54	\$1,034.34	φ1,145.85	\$556.24	\$725.45	\$882.62	<b></b> გყგ1.14	\$1,185.48	11.40, و	100+

				A	nnual Premi	ım per \$300				6 Phase 3 In		sulting in 23.	12% Cumula	ative Increas	se)				
Issue			Future Purcl					Au		y EP - 80% pound Inflati					uto 5% Com	pound Inflati			Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$43.63 \$43.91	\$52.74 \$53.15	\$60.35 \$60.77	\$66.74 \$67.14	\$80.74 \$81.41	\$90.39 \$91.08	\$63.48 \$64.43	\$78.15 \$79.38	\$90.66 \$92.15	\$102.48 \$104.26	\$127.50 \$129.67	\$145.17 \$147.74	\$119.07 \$120.42	\$148.57 \$150.33	\$174.11 \$176.16	\$199.94 \$202.39	\$253.37 \$256.48	\$287.21 \$290.88	25 26
27	\$44.05	\$53.42	\$61.17	\$67.69	\$82.10	\$91.88	\$65.37	\$80.61	\$93.66	\$106.01	\$131.85	\$150.33	\$121.78	\$152.10	\$178.32	\$204.83	\$259.75	\$294.69	27
28	\$44.31	\$53.83	\$61.70	\$68.23	\$82.63	\$92.56	\$66.34	\$81.83	\$95.15	\$107.79	\$134.16	\$152.91	\$123.27	\$153.87	\$180.50	\$207.29	\$263.00	\$298.48	28
29	\$44.58	\$54.09	\$62.12	\$68.64	\$83.33	\$93.37	\$67.29	\$83.05	\$96.63	\$109.55	\$136.46	\$155.64	\$124.79	\$155.64	\$182.68	\$209.87	\$266.27	\$302.29	29
30 31	\$44.85 \$44.98	\$54.51 \$54.77	\$62.53 \$62.93	\$69.18 \$69.73	\$84.00 \$84.69	\$94.06 \$94.88	\$68.37 \$69.45	\$84.41 \$85.77	\$98.14 \$99.76	\$111.32 \$113.23	\$138.78 \$141.23	\$158.35 \$161.06	\$126.27 \$127.78	\$157.54 \$159.44	\$184.85 \$187.03	\$212.45 \$215.03	\$269.66 \$273.07	\$306.23 \$310.16	30 31
32	\$45.26	\$55.18	\$63.35	\$70.15	\$85.22	\$95.55	\$70.54	\$87.14	\$101.40	\$115.13	\$143.67	\$163.92	\$127.76	\$161.32	\$189.21	\$217.61	\$276.46	\$314.10	32
33	\$45.53	\$55.44	\$63.76	\$70.69	\$85.91	\$96.37	\$71.63	\$88.49	\$103.03	\$117.03	\$146.12	\$166.78	\$130.75	\$163.25	\$191.51	\$220.34	\$280.00	\$318.20	33
34	\$45.80	\$55.86	\$64.29	\$71.23	\$86.58	\$97.05	\$72.72	\$89.85	\$104.66	\$118.94	\$148.71	\$169.64	\$132.25	\$165.15	\$193.82	\$223.06	\$283.53	\$322.27	34
35	\$46.08	\$56.15	\$64.70	\$71.63	\$87.14	\$97.86	\$73.82	\$91.34	\$106.42	\$120.85	\$151.29	\$172.49	\$133.87	\$167.05	\$196.13	\$225.76	\$287.07	\$326.49	35 36
36 37	\$46.49 \$46.90	\$56.83 \$57.50	\$65.51 \$66.34	\$72.59 \$73.53	\$88.35 \$89.57	\$99.23 \$100.59	\$75.17 \$76.54	\$93.10 \$94.88	\$108.60 \$110.79	\$123.27 \$125.86	\$154.41 \$157.67	\$176.16 \$179.83	\$135.65 \$137.41	\$169.36 \$171.67	\$198.71 \$201.43	\$228.89 \$232.02	\$291.15 \$295.23	\$331.09 \$335.87	37
38	\$47.44	\$58.18	\$67.14	\$74.49	\$90.80	\$102.08	\$78.02	\$96.77	\$112.94	\$128.45	\$160.93	\$183.64	\$139.19	\$173.97	\$204.15	\$235.14	\$299.43	\$340.62	38
39	\$47.85	\$58.85	\$67.96	\$75.44	\$92.01	\$103.43	\$79.51	\$98.69	\$115.13	\$131.03	\$164.33	\$187.43	\$141.10	\$176.29	\$206.87	\$238.40	\$303.64	\$345.51	39
40 41	\$48.38 \$48.79	\$59.39 \$60.08	\$68.78 \$69.59	\$76.37 \$77.34	\$93.23 \$94.60	\$104.79 \$106.29	\$81.01 \$82.50	\$100.59	\$117.44 \$119.75	\$133.74 \$136.46	\$167.72 \$171.26	\$191.37 \$195.46	\$142.99 \$144.90	\$178.61 \$181.05	\$209.74 \$212.59	\$241.67 \$244.92	\$308.01 \$312.35	\$350.41 \$355.44	40 41
41 42	\$48.79 \$49.35	\$60.08	\$69.59 \$70.54	\$77.34 \$78.43	\$94.60 \$95.82	\$106.29 \$107.65	\$82.50 \$84.00	\$102.48 \$104.53	\$119.75 \$122.06	\$136.46 \$139.19	\$171.26 \$174.93	\$195.46 \$199.54	\$144.90 \$146.79	\$181.05 \$183.49	\$212.59 \$215.44	\$244.92 \$248.33	\$312.35 \$316.70	\$355.44 \$360.47	41 42
43	\$49.76	\$61.44	\$71.37	\$79.38	\$97.05	\$107.03	\$85.63	\$104.55	\$124.50	\$142.04	\$174.93	\$203.74	\$148.71	\$185.94	\$218.28	\$251.73	\$321.19	\$365.64	43
44	\$50.30	\$62.12	\$72.17	\$80.34	\$98.27	\$110.36	\$87.27	\$108.60	\$126.94	\$144.90	\$182.42	\$208.09	\$150.73	\$188.38	\$221.28	\$255.12	\$325.67	\$370.80	44
45	\$50.70	\$62.79	\$72.99	\$81.28	\$99.49	\$111.87	\$88.89	\$110.65	\$129.53	\$147.88	\$186.36	\$212.45	\$152.78	\$190.96	\$224.28	\$258.79	\$330.29	\$376.24	45
46 47	\$51.66 \$52.46	\$64.02 \$65.24	\$74.62 \$76.24	\$83.05 \$84.95	\$101.81 \$104.26	\$114.59 \$117.31	\$92.30 \$95.69	\$114.86 \$119.20	\$134.01 \$138.78	\$152.24 \$156.72	\$191.10 \$196.00	\$217.89 \$223.46	\$155.23 \$157.67	\$193.96 \$197.09	\$227.80 \$231.47	\$263.00 \$267.24	\$335.73 \$341.29	\$382.49 \$388.87	46 47
48	\$53.42	\$66.61	\$77.76	\$86.86	\$104.20	\$120.01	\$99.23	\$123.69	\$143.67	\$161.32	\$201.03	\$229.15	\$160.12	\$200.21	\$235.14	\$271.57	\$346.87	\$395.40	48
49	\$54.38	\$67.83	\$79.38	\$88.62	\$109.00	\$122.74	\$102.89	\$128.45	\$148.71	\$166.10	\$206.20	\$235.01	\$162.71	\$203.35	\$238.95	\$275.92	\$352.58	\$401.92	49
50	\$55.31	\$69.18	\$81.01	\$90.53	\$111.32	\$125.46	\$106.70	\$133.33	\$153.87	\$170.99	\$211.50	\$240.98	\$165.29	\$206.60	\$242.76	\$280.41	\$358.41	\$408.59	50
51 52	\$56.15 \$57.09	\$70.41 \$71.76	\$82.63 \$84.28	\$92.43 \$94.20	\$113.76 \$116.21	\$128.17 \$130.90	\$110.65 \$114.86	\$138.37 \$143.67	\$159.30 \$164.88	\$176.03 \$181.19	\$216.93 \$222.50	\$247.11 \$253.50	\$167.86 \$170.44	\$209.87 \$213.13	\$246.57 \$250.51	\$284.89 \$289.52	\$364.41 \$370.38	\$415.37 \$422.30	51 52
53	\$58.04	\$71.70	\$85.91	\$96.10	\$118.53	\$133.74	\$119.20	\$149.10	\$170.72	\$186.62	\$228.22	\$260.02	\$170.44	\$216.53	\$254.45	\$294.27	\$376.51	\$429.37	53
54	\$58.85	\$74.22	\$87.54	\$98.01	\$120.98	\$136.46	\$123.69	\$154.82	\$176.70	\$192.20	\$234.06	\$266.68	\$175.90	\$219.92	\$258.53	\$299.03	\$382.76	\$436.58	54
55	\$59.81	\$75.57	\$89.16	\$99.76	\$123.27	\$139.19	\$128.45	\$160.93	\$182.81	\$198.18	\$239.77	\$273.62	\$178.61	\$223.46	\$262.73	\$303.92	\$389.01	\$443.79	55
56 57	\$65.65 \$71.37	\$81.96 \$88.49	\$96.10 \$103.03	\$107.93 \$115.94	\$133.74 \$144.07	\$151.01 \$162.97	\$134.71 \$141.23	\$168.68 \$176.83	\$191.51 \$200.63	\$208.36 \$219.11	\$254.45 \$269.94	\$290.46 \$308.41	\$185.94 \$193.69	\$233.25 \$243.44	\$274.56 \$286.94	\$318.06 \$332.88	\$407.76 \$427.47	\$465.53 \$488.37	56 57
58	\$77.21	\$94.88	\$103.03	\$113.94	\$154.41	\$174.80	\$141.23	\$185.41	\$200.03	\$230.38	\$286.39	\$327.44	\$201.70	\$254.04	\$299.84	\$348.38	\$448.14	\$512.29	58
59	\$82.91	\$101.40	\$116.88	\$131.98	\$164.88	\$186.76	\$155.23	\$194.37	\$220.20	\$242.34	\$303.77	\$347.55	\$210.14	\$265.05	\$313.30	\$364.54	\$469.74	\$537.30	59
60	\$88.76	\$107.79	\$123.82	\$140.00	\$175.20	\$198.71	\$162.71	\$203.74	\$230.67	\$254.85	\$322.27	\$368.89	\$218.82	\$276.60	\$327.44	\$381.53	\$492.45	\$563.53	60
61 62	\$94.46 \$100.32	\$114.32 \$120.70	\$130.75 \$137.69	\$148.03 \$156.18	\$185.67 \$196.00	\$210.54 \$222.50	\$170.58 \$178.74	\$213.53 \$223.60	\$241.67 \$253.37	\$268.04 \$282.17	\$341.99 \$362.78	\$391.60 \$415.65	\$227.94 \$237.32	\$288.70 \$301.21	\$342.12 \$357.48	\$399.20 \$417.56	\$516.23 \$541.24	\$591.12 \$619.93	61 62
63	\$110.32	\$133.48	\$152.37	\$172.76	\$217.06	\$246.44	\$188.51	\$235.82	\$271.85	\$304.61	\$390.77	\$447.32	\$254.59	\$322.55	\$382.36	\$445.55	\$575.62	\$658.68	63
64	\$121.25	\$146.26	\$167.05	\$189.48	\$237.99	\$270.22	\$198.86	\$248.73	\$291.69	\$328.94	\$420.95	\$481.43	\$273.07	\$345.38	\$408.98	\$475.46	\$612.33	\$699.87	64
65	\$131.85	\$159.04	\$181.73	\$206.06	\$259.07	\$294.14	\$209.74	\$262.33	\$313.03	\$355.17	\$453.43	\$518.12	\$292.91	\$369.84	\$437.40	\$507.25	\$651.33	\$743.63	65
66 67	\$142.32 \$152.91	\$171.82 \$184.57	\$196.41 \$211.09	\$222.79 \$239.49	\$280.13 \$301.07	\$318.06 \$341.99	\$221.28 \$233.52	\$276.60 \$291.69	\$335.87 \$360.33	\$383.43 \$414.02	\$488.51 \$526.29	\$557.69 \$600.23	\$314.10 \$336.96	\$396.08 \$423.94	\$467.85 \$500.33	\$541.24 \$577.40	\$692.80 \$736.83	\$790.12 \$839.45	66 67
68	\$173.58	\$210.14	\$240.59	\$272.38	\$341.57	\$387.51	\$260.15	\$325.26	\$397.98	\$455.88	\$576.85	\$656.78	\$367.40	\$463.07	\$547.09	\$628.91	\$798.27	\$907.82	68
69	\$194.37	\$235.68	\$270.08	\$305.42	\$382.07	\$433.17	\$289.78	\$362.78	\$439.56	\$501.96	\$632.31	\$718.62	\$400.57	\$505.77	\$598.20	\$685.05	\$864.88	\$981.77	69
70	\$215.16	\$261.11	\$299.70	\$338.32	\$422.58	\$478.71	\$322.81	\$404.64	\$485.65	\$552.67	\$693.06	\$786.30	\$436.72	\$552.39	\$654.05	\$746.21	\$937.05	\$1,061.68	70
71 72	\$235.96 \$256.62	\$286.65 \$312.22	\$329.20 \$358.71	\$371.34 \$404.23	\$463.07 \$503.58	\$524.25 \$569.92	\$359.65 \$400.83	\$451.26 \$503.18	\$536.49 \$592.75	\$608.53 \$669.96	\$759.67 \$832.52	\$860.38 \$941.52	\$476.13 \$519.22	\$603.37 \$658.94	\$715.21 \$782.23	\$812.81 \$885.26	\$1,015.20 \$1,099.89	\$1,148.14 \$1,241.37	71 72
73	\$294.01	\$359.51	\$414.69	\$404.23	\$577.27	\$652.29	\$400.83	\$559.59	\$660.85	\$744.85	400-0-	\$1,041.02	\$570.19	\$726.24	\$864.18	\$975.23		<b>4</b> · , <b>=</b> · · · · · · ·	73
74	\$331.23	\$406.68	\$470.55	\$527.10	\$651.07	\$734.52	\$492.17	\$622.38	\$736.70	\$828.04	\$1,021.04	\$1,151.13	\$626.06	\$800.46	\$954.72	\$1,074.46	\$1,324.15	\$1,490.12	74
75	\$368.61	\$453.98	\$526.42	\$588.53	\$724.73	\$816.89	\$545.45	\$692.26	\$821.23	\$920.59	\$1,130.74		\$687.48	\$882.27	\$1,054.75	\$1,183.74	\$1,452.88	\$1,632.55	75
76 77	\$405.86 \$443.10	\$501.29 \$548.57	\$582.29 \$638.16	\$649.84 \$711.27	\$798.54 \$872.21	\$899.27 \$981.62	\$604.46 \$669.83	\$769.86 \$856.18	\$915.57 \$1.020.77	\$1,023.48 \$1,137.94	\$1,252.25 \$1,386.67		\$754.91 \$828.99	\$972.38 \$1.071.60	\$1,165.26 \$1,287.59	\$1,304.17 \$1,436.69			76 77
78	\$443.10	\$592.21	\$690.21	\$711.27	\$941.67	\$1,058.42	\$712.24	\$912.30	\$1,020.77	\$1,137.94	\$1,476.38	\$1,654.71	\$875.21	\$1,071.60	\$1,287.59	\$1,436.69	\$1,749.32	\$2,069.40	78
79	\$512.03	\$635.98	\$742.40	\$826.54	\$1,011.00	\$1,135.22	\$757.37	\$972.11	\$1,162.40	\$1,293.84	\$1,571.80	\$1,759.37	\$924.00	\$1,199.79	\$1,446.08	\$1,611.62	\$1,956.06	\$2,185.35	79
80	\$546.41	\$679.61	\$794.46	\$884.18		\$1,212.02	\$805.33				\$1,673.46		\$975.51	\$1,269.51	\$1,532.52		\$2,068.47		80
81 82	\$580.93 \$615.32	\$723.38 \$767.01	\$846.52 \$898.72	\$941.94	\$1,149.76 \$1,219.09	\$1,288.81 \$1,365.61	\$856.44 \$910.82	\$1,103.69 \$1,175.86	\$1,323.75 \$1,412.50		\$1,781.65 \$1,896.92	\$1,988.81 \$2,114.40	\$1,029.88 \$1,087.37	\$1,343.31 \$1,421.34		\$1,807.76 \$1,914.46		\$2,436.94 \$2,573.40	81 82
83	\$660.57	\$824.91	\$968.04			\$1,468.77					\$2,020.06		\$1,087.37	\$1,421.34		\$2,031.08			82
84	\$705.71	\$882.82	\$1,037.35	\$1,153.71	\$1,405.43	\$1,572.08	\$1,030.56	\$1,333.94	\$1,605.92	\$1,782.35	\$2,151.10	\$2,393.30	\$1,218.12	\$1,596.95	\$1,938.80	\$2,154.90	\$2,599.23	\$2,886.85	84
85	\$750.98	\$940.59	\$1,106.68	\$1,230.77	\$1,498.68	\$1,675.24	\$1,096.21	\$1,420.79	\$1,712.34		\$2,290.69		\$1,289.36	\$1,692.76		\$2,286.20		\$3,057.70	85
86 87	\$796.22 \$841.49					\$1,778.40 \$1.881.57	\$1,165.93 \$1,240.02		\$1,825.83 \$1.946.81		\$2,439.40 \$2,597.60		\$1,364.66 \$1,444.43	\$1,794.30 \$1,901.95		\$2,425.53 \$2,573.40	\$2,920.97 \$3,096.43		86 87
88						\$1,881.57 \$1,978.87	\$1,240.02		\$1,946.81		\$2,597.60		\$1,444.43	\$1,901.95 \$1,979.71		\$2,573.40			88
89	\$926.85	\$1,162.68	\$1,371.86	\$1,526.27	\$1,858.99	\$2,076.21	\$1,354.32	\$1,758.97	\$2,124.73	\$2,355.38	\$2,836.41	\$3,147.26	\$1,565.69	\$2,060.57	\$2,511.57	\$2,789.25	\$3,358.89	\$3,722.08	89
90			\$1,435.06	\$1,596.95	\$1,946.00	\$2,173.53	\$1,415.36		\$2,219.73		\$2,963.91	\$3,288.91	\$1,630.11	\$2,144.71		\$2,903.84	\$3,498.36	\$3,877.17	90
91		\$1,268.96		\$1,667.63		\$2,270.85	\$1,479.10		\$2,318.95		\$3,097.11	\$3,436.91	\$1,697.25	\$2,232.37		\$3,023.04	\$3,643.65		91
92 93		\$1,322.12 \$1.356.77		\$1,738.31 \$1,783.97	\$2,119.84 \$2,176.37	\$2,368.03 \$2,430.96	\$1,545.84 \$1.583.76	\$2,004.98 \$2,051.61	\$2,422.68 \$2,478.12	\$2,685.41 \$2,746.98	\$3,236.29 \$3,311.05	\$3,591.59 \$3,673.56	\$1,767.11 \$1.804.50	\$2,323.58 \$2,370.22	\$2,833.70 \$2,889.69	\$3,147.13 \$3,209.66	\$3,794.81 \$3.871.32		92 93
93	+ . ,	+ .,		\$1,783.97		\$2,430.96	\$1,622.65		\$2,478.12		\$3,311.05		\$1,804.50	\$2,370.22		\$3,209.66	\$3,949.34		94
95	\$1,140.53	\$1,425.96	\$1,683.52	\$1,875.18	\$2,289.47	\$2,556.55	\$1,662.45	\$2,148.25	\$2,592.98	\$2,874.61	\$3,465.87	\$3,843.19	\$1,881.44	\$2,466.30	\$3,005.08	\$3,338.50	\$4,028.99	\$4,462.86	95
96		\$1,460.62	\$1,724.16	\$1,920.71	\$2,346.01	\$2,619.48	\$1,703.23	\$2,198.27	\$2,652.39	\$2,940.52	\$3,545.93	\$3,931.00	\$1,921.11	\$2,515.77	\$3,064.50	\$3,404.84	\$4,110.28	\$4,551.61	96
97 98	\$1,197.60 \$1,226.02	\$1,495.28	\$1,764.80 \$1.805.44	\$1,966.39	\$2,402.55 \$2,459.10	\$2,682.27		\$2,249.50	\$2,713.27	\$3,008.09 \$3,077.14	\$3,627.62	\$4,020.83	\$1,961.75	\$2,566.34		\$3,472.67	\$4,193.05		97 98
98	\$1,226.02 \$1.254.56					\$2,745.07 \$2.807.86				\$3,077.14		\$4,112.71 \$4,206.65			\$3,186.96 \$3,250.03				98
100+					\$2,572.18					\$3,220.12					\$3,314.31				100-

				Мо	nthly Premiu	m per \$300	Monthly Ber	nefit Amount				ulting in 23.	12% Cumula	tive Increase	e)				
Issue	0.1/		uture Purch		7.7	1.7		Aut	o 3% Comp	ound Inflatio	n		2.1/		o 5% Comp			1.7.	Issu
Age 25	2 Year \$4.26	3 Year \$5.19	4 Year \$5.94	5 Year \$6.55	7 Year \$7.93	Lifetime \$8.86	2 Year \$6.14	3 Year \$7.58	4 Year \$8.79	5 Year \$9.93	7 Year \$12.33	Lifetime \$14.11	2 Year \$11.27	3 Year \$13.99	4 Year \$16.36	5 Year \$18.75	7 Year \$23.72	Lifetime \$26.87	Ag 25
26	\$4.28	\$5.24	\$5.99	\$6.60	\$7.99	\$8.94	\$6.23	\$7.70	\$8.93	\$10.08	\$12.55	\$14.36	\$11.41	\$14.16	\$16.56	\$18.99	\$24.01	\$27.22	2
27 28	\$4.29 \$4.32	\$5.27 \$5.29	\$6.03 \$6.06	\$6.64 \$6.70	\$8.05 \$8.12	\$9.02 \$9.09	\$6.31 \$6.41	\$7.82 \$7.95	\$9.08 \$9.22	\$10.25 \$10.42	\$12.76 \$12.97	\$14.61 \$14.86	\$11.54 \$11.67	\$14.33 \$14.51	\$16.76 \$16.96	\$19.22 \$19.45	\$24.32 \$24.62	\$27.56 \$27.93	2
28 29	\$4.32 \$4.34	\$5.29 \$5.33	\$6.13	\$6.75	\$8.12	\$9.09	\$6.41 \$6.51	\$7.95 \$8.07	\$9.22 \$9.37	\$10.42 \$10.59	\$12.97	\$14.86	\$11.67	\$14.51	\$17.14	\$19.45	\$24.62	\$27.93	2
30	\$4.38	\$5.37	\$6.16	\$6.80	\$8.24	\$9.24	\$6.61	\$8.19	\$9.51	\$10.75	\$13.42	\$15.36	\$11.95	\$14.86	\$17.36	\$19.93	\$25.25	\$28.65	3
31	\$4.40	\$5.40	\$6.19	\$6.85	\$8.29	\$9.30	\$6.72	\$8.31	\$9.67	\$10.94	\$13.65	\$15.64	\$12.08	\$15.02	\$17.57	\$20.18	\$25.58	\$29.02	3
32 33	\$4.43 \$4.45	\$5.43 \$5.46	\$6.25 \$6.28	\$6.90 \$6.94	\$8.36 \$8.44	\$9.37 \$9.44	\$6.81 \$6.91	\$8.46 \$8.59	\$9.82 \$9.97	\$11.11 \$11.30	\$13.89 \$14.12	\$15.90 \$16.18	\$12.22 \$12.38	\$15.21 \$15.39	\$17.78 \$17.99	\$20.43 \$20.68	\$25.89 \$26.22	\$29.40 \$29.77	3.
34	\$4.45 \$4.47	\$5.50	\$6.33	\$7.00	\$8.50	\$9.44	\$7.01	\$8.72	\$10.13	\$11.49	\$14.12	\$16.16	\$12.53	\$15.58	\$18.20	\$20.00	\$26.56	\$30.15	3
35	\$4.50	\$5.55	\$6.37	\$7.04	\$8.57	\$9.60	\$7.12	\$8.84	\$10.30	\$11.68	\$14.63	\$16.75	\$12.67	\$15.75	\$18.44	\$21.17	\$26.87	\$30.55	3
36	\$4.55	\$5.61	\$6.45	\$7.14	\$8.69	\$9.73	\$7.25	\$9.02	\$10.50	\$11.93	\$14.93	\$17.09	\$12.84	\$15.96	\$18.68	\$21.47	\$27.26	\$30.98	3
37 38	\$4.58 \$4.63	\$5.67 \$5.73	\$6.52 \$6.61	\$7.23 \$7.34	\$8.79 \$8.91	\$9.87 \$10.00	\$7.39 \$7.52	\$9.19 \$9.36	\$10.71 \$10.93	\$12.17 \$12.41	\$15.24 \$15.56	\$17.45 \$17.82	\$13.01 \$13.19	\$16.16 \$16.38	\$18.93 \$19.18	\$21.77 \$22.06	\$27.65 \$28.04	\$31.42 \$31.87	3
39	\$4.68	\$5.80	\$6.70	\$7.42	\$9.04	\$10.00	\$7.65	\$9.54	\$11.15	\$12.41	\$15.88	\$17.02	\$13.19	\$16.61	\$19.44	\$22.37	\$28.43	\$32.33	3
40	\$4.71	\$5.86	\$6.78	\$7.51	\$9.16	\$10.29	\$7.80	\$9.73	\$11.37	\$12.91	\$16.22	\$18.57	\$13.53	\$16.83	\$19.70	\$22.68	\$28.84	\$32.77	4
41	\$4.77	\$5.92	\$6.86	\$7.61	\$9.27	\$10.42	\$7.96	\$9.92	\$11.59	\$13.18	\$16.56	\$18.95	\$13.72	\$17.05	\$19.96	\$22.99	\$29.24	\$33.24	4
42 43	\$4.81 \$4.87	\$6.00 \$6.05	\$6.94 \$7.02	\$7.71 \$7.79	\$9.39 \$9.51	\$10.55 \$10.70	\$8.10 \$8.25	\$10.09 \$10.30	\$11.82 \$12.06	\$13.44 \$13.72	\$16.90 \$17.26	\$19.34 \$19.74	\$13.90 \$14.08	\$17.28 \$17.52	\$20.24 \$20.51	\$23.30 \$23.63	\$29.65 \$30.07	\$33.72 \$34.21	4
44	\$4.90	\$6.13	\$7.11	\$7.90	\$9.64	\$10.84	\$8.39	\$10.49	\$12.29	\$13.99	\$17.61	\$20.16	\$14.28	\$17.76	\$20.80	\$23.95	\$30.48	\$34.70	4
45	\$4.95	\$6.18	\$7.18	\$7.98	\$9.75	\$10.97	\$8.57	\$10.69	\$12.53	\$14.28	\$17.99	\$20.58	\$14.45	\$17.99	\$21.07	\$24.27	\$30.91	\$35.21	4
46 47	\$5.04 \$5.14	\$6.31 \$6.44	\$7.35	\$8.16 \$8.35	\$9.98	\$11.23	\$8.85	\$11.07	\$12.94	\$14.66	\$18.45	\$21.10	\$14.68	\$18.26	\$21.41	\$24.65	\$31.43	\$35.80	4
47	\$5.14 \$5.22	\$6.44 \$6.56	\$7.50 \$7.65	\$8.35 \$8.53	\$10.23 \$10.47	\$11.50 \$11.77	\$9.16 \$9.48	\$11.46 \$11.86	\$13.38 \$13.81	\$15.07 \$15.49	\$18.92 \$19.39	\$21.64 \$22.19	\$14.92 \$15.15	\$18.57 \$18.86	\$21.75 \$22.11	\$25.06 \$25.47	\$31.96 \$32.48	\$36.39 \$36.98	4
49	\$5.30	\$6.68	\$7.82	\$8.72	\$10.70	\$12.05	\$9.82	\$12.30	\$14.28	\$15.91	\$19.89	\$22.76	\$15.39	\$19.16	\$22.46	\$25.88	\$33.02	\$37.60	4
50	\$5.39	\$6.82	\$7.98	\$8.90	\$10.94	\$12.31	\$10.16	\$12.75	\$14.74	\$16.36	\$20.39	\$23.35	\$15.64	\$19.46	\$22.81	\$26.30	\$33.57	\$38.24	5
51 52	\$5.48 \$5.58	\$6.94 \$7.06	\$8.14 \$8.29	\$9.09 \$9.26	\$11.17 \$11.41	\$12.57 \$12.84	\$10.51 \$10.88	\$13.20 \$13.67	\$15.22 \$15.73	\$16.82 \$17.28	\$20.91 \$21.44	\$23.93 \$24.53	\$15.88 \$16.13	\$19.78 \$20.08	\$23.18 \$23.54	\$26.73 \$27.17	\$34.12 \$34.69	\$38.87 \$39.52	5 5
53	\$5.67	\$7.06	\$8.47	\$9.44	\$11.64	\$13.12	\$10.00	\$14.16	\$16.24	\$17.20	\$21.44	\$25.16	\$16.38	\$20.40	\$23.92	\$27.17	\$35.26	\$40.18	5
54	\$5.75	\$7.34	\$8.62	\$9.63	\$11.86	\$13.39	\$11.66	\$14.66	\$16.78	\$18.25	\$22.53	\$25.81	\$16.65	\$20.72	\$24.30	\$28.05	\$35.84	\$40.85	5
55	\$5.83	\$7.46	\$8.77	\$9.82	\$12.10	\$13.65	\$12.07	\$15.19	\$17.33	\$18.81	\$23.12	\$26.46	\$16.90	\$21.05	\$24.69	\$28.51	\$36.44	\$41.52	5
56 57	\$6.40 \$6.97	\$8.09 \$8.72	\$9.46 \$10.14	\$10.60 \$11.40	\$13.13 \$14.13	\$14.80 \$15.98	\$12.65 \$13.25	\$15.91 \$16.69	\$18.13 \$18.99	\$19.82 \$20.90	\$24.51 \$26.00	\$28.07 \$29.78	\$17.60 \$18.34	\$21.96 \$22.92	\$25.80 \$26.95	\$29.81 \$31.20	\$38.19 \$40.04	\$43.56 \$45.69	5 5
58	\$7.53	\$9.36	\$10.14	\$12.19	\$15.15	\$17.14	\$13.88	\$17.48	\$19.89	\$22.02	\$27.57	\$31.60	\$19.10	\$23.92	\$28.16	\$32.65	\$41.97	\$47.92	5
59	\$8.09	\$9.99	\$11.52	\$12.97	\$16.18	\$18.33	\$14.54	\$18.33	\$20.82	\$23.19	\$29.25	\$33.54	\$19.89	\$24.97	\$29.43	\$34.17	\$44.00	\$50.26	5
60 61	\$8.65 \$9.22	\$10.62 \$11.27	\$12.19 \$12.88	\$13.77 \$14.55	\$17.20 \$18.21	\$19.49 \$20.66	\$15.23 \$15.96	\$19.20 \$20.11	\$21.81 \$22.82	\$24.44 \$25.75	\$31.02 \$32.91	\$35.58 \$37.76	\$20.71 \$21.57	\$26.06 \$27.19	\$30.75 \$32.12	\$35.74 \$37.41	\$46.13 \$48.36	\$52.73 \$55.31	6
62	\$9.22	\$11.27	\$13.56	\$15.34	\$19.23	\$20.80	\$16.74	\$21.04	\$23.91	\$27.16	\$34.89	\$40.08	\$22.48	\$28.36	\$33.59	\$39.15	\$50.68	\$58.01	62
63	\$10.82	\$13.17	\$15.01	\$16.99	\$21.30	\$24.17	\$17.94	\$22.52	\$25.74	\$29.29	\$37.56	\$43.09	\$24.09	\$30.37	\$35.93	\$41.77	\$53.91	\$61.65	63
64	\$11.84	\$14.42	\$16.45	\$18.62	\$23.36	\$26.51	\$19.23	\$24.10	\$27.72	\$31.60	\$40.42	\$46.33	\$25.84	\$32.53	\$38.42	\$44.57	\$57.34	\$65.50	64
65 66	\$12.87 \$13.90	\$15.67 \$16.94	\$17.89 \$19.33	\$20.27 \$21.91	\$25.43 \$27.48	\$28.85 \$31.20	\$20.62 \$22.12	\$25.81 \$27.63	\$29.83 \$32.12	\$34.11 \$36.80	\$43.51 \$46.83	\$49.82 \$53.56	\$27.72 \$29.72	\$34.83 \$37.29	\$41.10 \$43.96	\$47.56 \$50.74	\$60.98 \$64.87	\$69.60 \$73.95	65 66
67	\$14.92	\$18.20	\$20.79	\$23.53	\$29.55	\$33.54	\$23.71	\$29.57	\$34.58	\$39.69	\$50.43	\$57.59	\$31.89	\$39.94	\$47.01	\$54.15	\$68.98	\$78.56	67
68	\$16.96	\$20.71	\$23.69	\$26.78	\$33.51	\$38.01	\$26.09	\$32.60	\$38.17	\$43.66	\$55.20	\$62.92	\$34.77	\$43.62	\$51.40	\$58.97	\$74.74	\$84.95	68
69 70	\$18.98 \$21.01	\$23.24 \$25.74	\$26.60 \$29.52	\$30.02 \$33.25	\$37.49 \$41.47	\$42.48 \$46.96	\$28.72 \$31.62	\$35.95 \$39.64	\$42.11 \$46.49	\$48.02 \$52.82	\$60.44 \$66.18	\$68.76 \$75.13	\$37.91 \$41.33	\$47.65 \$52.05	\$56.21 \$61.46	\$64.23 \$69.96	\$80.96 \$87.73	\$91.87 \$99.35	69 70
71	\$23.03	\$28.27	\$32.42	\$36.51	\$45.43	\$51.43	\$34.81	\$43.71	\$51.30	\$58.10	\$72.46	\$82.12	\$45.07	\$56.85	\$67.22	\$76.21	\$95.03	\$107.44	71
72	\$25.06	\$30.78	\$35.33	\$39.74	\$49.40	\$55.89	\$38.32	\$48.19	\$56.63	\$63.91	\$79.32	\$89.75	\$49.14	\$62.08	\$73.49	\$83.02	\$102.97	\$116.18	72
73	\$28.69	\$35.44	\$40.83	\$45.78	\$56.64	\$63.98	\$42.45	\$53.56	\$63.09	\$70.99	\$87.76	\$99.14	\$53.95	\$68.42	\$81.21	\$91.46	\$112.99	\$127.28	73
74 75	\$32.34 \$35.97	\$40.10 \$44.76	\$46.33 \$51.83	\$51.81 \$57.84	\$63.88 \$71.11	\$72.05 \$80.13	\$47.02 \$52.08	\$59.51 \$66.14	\$70.27 \$78.27	\$78.87 \$87.59	\$97.10 \$107.43	\$109.49 \$120.95	\$59.24 \$65.05	\$75.42 \$83.12	\$89.71 \$99.11	\$100.75 \$111.01	\$123.97 \$136.02	\$139.45 \$152.78	74 75
76	\$39.62	\$49.42	\$57.34	\$63.88	\$78.35	\$88.20	\$57.68	\$73.50	\$87.18	\$97.28	\$118.84	\$133.60	\$71.43	\$91.60	\$109.49	\$122.29	\$149.24	\$167.39	76
77	\$43.26	\$54.07	\$62.83	\$69.92	\$85.58	\$96.28	\$63.91	\$81.70	\$97.11	\$108.07	\$131.48	\$147.58	\$78.45	\$100.95	\$120.98	\$134.73	\$163.78	\$183.40	77
78	\$46.63	\$58.38	\$67.96	\$75.58	\$92.38	\$103.82	\$67.96	\$87.01	\$103.56	\$115.18	\$139.91	\$156.82	\$82.82	\$106.82	\$128.19	\$142.69	\$173.19	\$193.66	78
79 80	\$49.99 \$53.35	\$62.69 \$67.00	\$73.10 \$78.23	\$81.25 \$86.91	\$99.20 \$106.00	\$111.35 \$118.87	\$72.26 \$76.84	\$92.67 \$98.71	\$110.46 \$117.83	\$122.76 \$130.85	\$148.88 \$158.45	\$166.65 \$177.08	\$87.43 \$92.32	\$113.02 \$119.60	\$135.88 \$144.01	\$151.13 \$160.05	\$183.14 \$193.66	\$204.51 \$215.96	79 80
81	\$56.72	\$71.30	\$83.35	\$92.58	\$112.80	\$126.40	\$81.71	\$105.13	\$125.67	\$139.47	\$168.62	\$188.17	\$97.47	\$126.56	\$152.61	\$169.52	\$204.79	\$228.05	8
82	\$60.07	\$75.61	\$88.49	\$98.25	\$119.62	\$133.94	\$86.87	\$111.96	\$134.06	\$148.67	\$179.45	\$199.98	\$102.92	\$133.89	\$161.73	\$179.53	\$216.56	\$240.83	8
83 84	\$64.48 \$68.91	\$81.33 \$87.03	\$95.32 \$102.15	\$105.83 \$113.40	\$128.75 \$137.90	\$144.06 \$154.18	\$92.38 \$98.26	\$119.21 \$126.94	\$142.91 \$152.34	\$158.43 \$168.82	\$191.06 \$203.41	\$212.73 \$226.28	\$108.92 \$115.28	\$141.93 \$150.45	\$171.64 \$182.16	\$190.48 \$202.09	\$229.58 \$243.37	\$255.08 \$270.17	8:
84 85	\$68.91 \$73.30	\$87.03 \$92.71	\$102.15 \$108.97	\$113.40 \$120.98	\$137.90 \$147.04	\$154.18 \$164.31	\$98.26 \$104.51	\$126.94 \$135.17	\$152.34 \$162.40	\$168.82 \$179.90	\$203.41 \$216.57	\$226.28	\$115.28 \$122.02	\$150.45 \$159.47	\$182.16 \$193.31	\$202.09 \$214.42	\$243.37 \$258.00	\$270.17 \$286.15	8
86	\$77.72	\$98.41	\$115.80	\$128.55	\$156.20	\$174.42	\$111.14	\$143.94	\$173.13	\$191.72	\$230.59	\$256.04	\$129.15	\$169.04	\$205.16	\$227.49	\$273.49	\$303.08	8
87	\$82.13	\$104.13	\$122.63	\$136.13	\$165.33	\$184.55	\$118.20	\$153.27	\$184.57	\$204.32	\$245.49	\$272.33	\$136.70	\$179.18	\$217.76	\$241.33	\$289.92	\$321.01	8
88 89	\$86.30 \$90.48	\$109.36 \$114.61	\$128.86 \$135.08	\$143.07 \$150.02	\$173.86 \$182.41	\$194.10 \$203.63	\$123.52 \$129.07	\$160.07 \$167.20	\$192.81 \$201.39	\$213.41 \$222.92	\$256.50 \$268.01	\$284.55 \$297.34	\$142.34 \$148.20	\$186.51 \$194.14	\$226.68 \$236.00	\$251.25 \$261.57	\$301.96 \$314.49	\$334.39 \$348.32	8
90	\$90.46	\$119.84	\$141.32	\$150.02	\$190.93	\$203.03	\$129.07	\$174.61	\$201.39	\$232.83	\$280.02	\$310.69	\$154.29	\$202.06	\$245.69	\$272.31	\$327.53	\$362.84	9
91	\$98.82	\$125.09	\$147.53	\$163.92	\$199.46	\$222.72	\$140.94	\$182.37	\$219.75	\$243.20	\$292.57	\$324.64	\$160.64	\$210.32	\$255.76	\$283.50	\$341.14	\$377.96	9
92	\$102.97	\$130.34	\$153.76	\$170.87	\$207.99	\$232.26	\$147.28	\$190.48	\$229.56	\$254.04	\$305.70	\$339.20	\$167.26	\$218.92	\$266.25	\$295.14	\$355.31	\$393.71	9
93 94	\$105.76 \$108.55	\$133.74 \$137.15	\$157.76 \$161.76	\$175.36 \$179.84	\$213.53 \$219.10	\$238.43 \$244.59	\$150.89 \$154.56	\$194.88 \$199.41	\$234.80 \$240.16	\$259.86 \$265.80	\$312.74 \$319.95	\$346.94 \$354.83	\$170.79 \$174.40	\$223.31 \$227.79	\$271.51 \$276.88	\$301.01 \$307.00	\$362.47 \$369.79	\$401.54 \$409.51	9
95	\$100.55	\$137.15	\$165.76	\$179.04	\$224.63	\$250.75	\$154.56	\$204.02	\$245.63	\$271.88	\$327.31	\$362.93	\$174.40	\$232.36	\$282.36	\$313.09	\$377.25	\$417.65	9
96	\$114.12	\$143.97	\$169.77	\$188.81	\$230.19	\$256.91	\$162.21	\$208.75	\$251.25	\$278.10	\$334.85	\$371.20	\$181.84	\$237.03	\$287.94	\$319.33	\$384.86	\$425.96	9
97	\$116.91	\$147.38	\$173.77	\$193.28	\$235.73	\$263.08	\$166.18	\$213.58	\$256.98	\$284.47	\$342.55	\$379.66	\$185.67	\$241.79	\$293.62	\$325.68	\$392.61	\$434.44	9
98 99	\$119.68 \$122.47	\$150.80 \$154.22	\$177.77 \$181.77	\$197.76 \$202.25	\$241.28 \$246.83	\$269.24 \$275.41	\$170.24 \$174.40	\$218.54 \$223.60	\$262.86 \$268.86	\$290.97 \$297.64	\$350.43 \$358.50	\$388.31 \$397.17	\$189.60 \$193.62	\$246.65 \$251.62	\$299.42 \$305.33	\$332.16 \$338.77	\$400.53 \$408.61	\$443.09 \$451.92	9
100+	\$125.24	\$157.62	\$185.78	\$206.73	\$252.37	\$281.57	\$178.65	\$228.77	\$275.01	\$304.45	\$366.75	\$406.21	\$197.72	\$256.67	\$311.36	\$345.49	\$416.84	\$460.92	10

ļ				Qua	rterly Premi	um per \$30		nefit Amoun				esulting in 23	12% Cumul	ative Increas	e)				
Issue		F	uture Purch	ase Option					o 3% Comp			· I		Aut	o 5% Comp	ound Inflati	on		Issu
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$12.53	\$15.28	\$17.48	\$19.25	\$23.30	\$26.07	\$18.02	\$22.26	\$25.84	\$29.18	\$36.27	\$41.48	\$33.12	\$41.12	\$48.11	\$55.14	\$69.71	\$79.02	25
26 27	\$12.60 \$12.64	\$15.39 \$15.49	\$17.59 \$17.75	\$19.40 \$19.56	\$23.49 \$23.68	\$26.27 \$26.50	\$18.28 \$18.57	\$22.63 \$22.99	\$26.25 \$26.68	\$29.65 \$30.12	\$36.89 \$37.51	\$42.21 \$42.94	\$33.51 \$33.92	\$41.63 \$42.12	\$48.68 \$49.26	\$55.81 \$56.50	\$70.58 \$71.50	\$80.03 \$81.04	26
28	\$12.71	\$15.56	\$17.84	\$19.69	\$23.85	\$26.72	\$18.86	\$23.35	\$27.11	\$30.63	\$38.16	\$43.66	\$34.32	\$42.63	\$49.84	\$57.19	\$72.40	\$82.10	2
29	\$12.78	\$15.67	\$17.99	\$19.83	\$24.03	\$26.93	\$19.15	\$23.72	\$27.54	\$31.13	\$38.81	\$44.41	\$34.71	\$43.13	\$50.43	\$57.88	\$73.30	\$83.14	2
30	\$12.85	\$15.78	\$18.10	\$19.98	\$24.22	\$27.16	\$19.44	\$24.07	\$27.98	\$31.64	\$39.47	\$45.18	\$35.11	\$43.66	\$51.04	\$58.61	\$74.24	\$84.23	3
31 32	\$12.93 \$12.99	\$15.89 \$15.97	\$18.21 \$18.36	\$20.14 \$20.27	\$24.40 \$24.58	\$27.33 \$27.54	\$19.72 \$20.02	\$24.44 \$24.84	\$28.42 \$28.85	\$32.14 \$32.69	\$40.14 \$40.83	\$45.97 \$46.76	\$35.50 \$35.94	\$44.17 \$44.70	\$51.66 \$52.27	\$59.33 \$60.05	\$75.18 \$76.12	\$85.32 \$86.41	3
33	\$13.06	\$16.08	\$18.46	\$20.41	\$24.80	\$27.77	\$20.02	\$25.22	\$29.31	\$33.23	\$41.51	\$47.56	\$36.39	\$45.25	\$52.89	\$60.78	\$77.10	\$87.53	3:
34	\$13.14	\$16.18	\$18.60	\$20.56	\$24.98	\$27.98	\$20.59	\$25.63	\$29.79	\$33.77	\$42.24	\$48.39	\$36.81	\$45.79	\$53.50	\$61.54	\$78.08	\$88.64	34
35	\$13.21	\$16.29	\$18.71	\$20.71	\$25.15	\$28.19	\$20.92	\$25.99	\$30.26	\$34.35	\$43.00	\$49.23	\$37.25	\$46.30	\$54.18	\$62.26	\$79.02	\$89.79	3
36 37	\$13.36 \$13.46	\$16.47 \$16.65	\$18.98 \$19.18	\$21.00 \$21.26	\$25.52	\$28.60 \$29.03	\$21.33 \$21.71	\$26.50	\$30.88	\$35.04 \$35.78	\$43.91	\$50.24	\$37.75 \$38.27	\$46.91 \$47.53	\$54.91	\$63.13 \$64.00	\$80.14	\$91.08 \$92.37	3
38	\$13.46	\$16.83	\$19.18	\$21.53	\$25.84 \$26.21	\$29.03	\$21.71	\$26.99 \$27.50	\$31.49 \$32.11	\$35.78	\$44.81 \$45.76	\$51.29 \$52.37	\$38.27	\$47.53 \$48.17	\$55.64 \$56.40	\$64.87	\$81.26 \$82.41	\$92.37	3
39	\$13.76	\$17.05	\$19.69	\$21.83	\$26.57	\$29.83	\$22.52	\$28.06	\$32.76	\$37.20	\$46.69	\$53.46	\$39.28	\$48.83	\$57.15	\$65.77	\$83.58	\$95.02	3
40	\$13.87	\$17.23	\$19.91	\$22.07	\$26.93	\$30.23	\$22.94	\$28.60	\$33.41	\$37.96	\$47.67	\$54.59	\$39.77	\$49.48	\$57.91	\$66.68	\$84.77	\$96.36	4
41	\$14.01	\$17.41	\$20.17	\$22.37	\$27.26	\$30.63	\$23.38	\$29.14	\$34.07	\$38.74	\$48.68	\$55.72	\$40.32	\$50.13	\$58.72	\$67.58	\$85.97	\$97.73	4
42 43	\$14.16 \$14.30	\$17.63 \$17.81	\$20.41 \$20.63	\$22.65 \$22.91	\$27.61 \$27.98	\$31.02 \$31.46	\$23.83 \$24.26	\$29.68 \$30.26	\$34.74 \$35.44	\$39.52 \$40.32	\$49.70 \$50.74	\$56.87 \$58.07	\$40.86 \$41.40	\$50.82 \$51.51	\$59.50 \$60.31	\$68.52 \$69.46	\$87.17 \$88.39	\$99.15 \$100.55	42
44	\$14.41	\$17.01	\$20.89	\$23.21	\$28.34	\$31.46	\$24.20	\$30.26	\$36.12	\$41.12	\$50.74	\$59.25	\$41.40	\$52.19	\$61.14	\$70.40	\$89.62	\$100.55	44
45	\$14.55	\$18.17	\$21.14	\$23.46	\$28.66	\$32.25	\$25.15	\$31.42	\$36.81	\$41.95	\$52.89	\$60.53	\$42.50	\$52.89	\$61.97	\$71.36	\$90.88	\$103.49	45
46	\$14.79	\$18.57	\$21.57	\$23.99	\$29.34	\$33.04	\$26.03	\$32.54	\$38.04	\$43.11	\$54.21	\$62.04	\$43.18	\$53.71	\$62.94	\$72.51	\$92.42	\$105.23	46
47 48	\$15.10 \$15.35	\$18.94 \$19.29	\$22.04 \$22.52	\$24.53 \$25.08	\$30.08 \$30.77	\$33.81 \$34.61	\$26.93 \$27.87	\$33.70 \$34.89	\$39.31 \$40.62	\$44.31 \$45.54	\$55.61 \$57.01	\$63.64 \$65.26	\$43.86 \$44.56	\$54.59 \$55.44	\$63.97 \$64.98	\$73.66 \$74.86	\$93.93 \$95.49	\$106.97 \$108.74	47
48 49	\$15.35 \$15.60	\$19.29 \$19.66	\$22.52 \$22.99	\$25.08 \$25.63	\$30.77 \$31.46	\$34.61 \$35.40	\$27.87 \$28.85	\$34.89 \$36.16	\$40.62 \$41.95	\$45.54 \$46.79	\$57.01 \$58.46	\$65.26 \$66.93	\$44.56 \$45.25	\$55.44 \$56.33	\$64.98 \$66.03	\$74.86 \$76.09	\$95.49 \$97.08	\$108.74 \$110.55	48
50	\$15.86	\$20.05	\$23.46	\$26.18	\$32.14	\$36.19	\$29.87	\$37.46	\$43.33	\$48.11	\$59.95	\$68.62	\$45.97	\$57.22	\$67.07	\$77.32	\$98.67	\$112.39	50
51	\$16.11	\$20.41	\$23.92	\$26.72	\$32.83	\$36.96	\$30.91	\$38.81	\$44.74	\$49.45	\$61.46	\$70.37	\$46.69	\$58.13	\$68.16	\$78.58	\$100.31	\$114.28	51
52	\$16.40	\$20.79	\$24.40	\$27.22	\$33.51	\$37.75	\$32.00	\$40.17	\$46.21	\$50.82	\$63.02	\$72.14	\$47.42	\$59.05	\$69.24	\$79.86	\$101.96	\$116.19	52
53 54	\$16.65 \$16.90	\$21.14 \$21.53	\$24.87 \$25.34	\$27.77 \$28.31	\$34.21 \$34.89	\$38.54 \$39.36	\$33.12 \$34.27	\$41.63 \$43.11	\$47.75 \$49.34	\$52.23 \$53.68	\$64.61 \$66.24	\$73.98 \$75.86	\$48.17 \$48.94	\$59.98 \$60.92	\$70.32 \$71.45	\$81.15 \$82.46	\$103.66 \$105.36	\$118.15 \$120.11	50
55	\$17.16	\$21.91	\$25.81	\$28.85	\$35.58	\$40.14	\$35.47	\$44.67	\$50.94	\$55.30	\$67.94	\$77.79	\$49.70	\$61.89	\$72.59	\$83.80	\$103.30	\$120.11	55
56	\$18.82	\$23.79	\$27.80	\$31.16	\$38.58	\$43.55	\$37.17	\$46.79	\$53.32	\$58.27	\$72.07	\$82.52	\$51.75	\$64.58	\$75.83	\$87.67	\$112.28	\$128.06	56
57	\$20.48	\$25.63	\$29.83	\$33.49	\$41.55	\$46.99	\$38.94	\$49.04	\$55.81	\$61.43	\$76.44	\$87.56	\$53.91	\$67.39	\$79.24	\$91.73	\$117.71	\$134.32	57
58	\$22.15	\$27.50	\$31.81	\$35.84	\$44.56 \$47.56	\$50.43	\$40.78	\$51.40	\$58.46	\$64.72	\$81.09	\$92.92	\$56.15	\$70.32	\$82.78	\$96.00	\$123.38	\$140.91	58
59 60	\$23.79 \$25.45	\$29.40 \$31.24	\$33.84 \$35.84	\$38.16 \$40.48	\$50.52	\$53.87 \$57.30	\$42.75 \$44.78	\$53.87 \$56.42	\$61.21 \$64.11	\$68.19 \$71.86	\$86.00 \$91.22	\$98.61 \$104.62	\$58.46 \$60.89	\$73.40 \$76.59	\$86.52 \$90.38	\$100.46 \$105.12	\$129.38 \$135.63	\$147.78 \$155.03	59 60
61	\$27.11	\$33.12	\$37.86	\$42.79	\$53.53	\$60.69	\$46.91	\$59.11	\$67.11	\$75.72	\$96.76	\$111.02	\$63.42	\$79.92	\$94.43	\$110.01	\$142.18	\$162.63	61
62	\$28.77	\$35.00	\$39.89	\$45.10	\$56.53	\$64.14	\$49.20	\$61.85	\$70.29	\$79.81	\$102.58	\$117.83	\$66.07	\$83.39	\$98.74	\$115.10	\$148.98	\$170.55	62
63 64	\$31.78 \$34.82	\$38.70 \$42.39	\$44.12 \$48.36	\$49.95 \$54.76	\$62.63 \$68.67	\$71.05 \$77.93	\$52.74 \$56.53	\$66.21 \$70.88	\$75.69 \$81.48	\$86.10 \$92.92	\$110.40 \$118.83	\$126.69 \$136.20	\$70.84 \$75.98	\$89.30 \$95.62	\$105.63 \$112.97	\$122.81 \$131.03	\$158.47 \$168.57	\$181.24 \$192.57	63 64
65	\$34.82 \$37.82	\$42.39 \$46.08	\$48.36 \$52.59	\$59.57	\$74.75	\$84.81	\$60.64	\$70.88 \$75.86	\$87.71	\$100.26	\$118.83	\$136.20	\$75.98 \$81.48	\$102.40	\$112.97	\$131.03	\$179.28	\$204.62	65
66	\$40.86	\$49.81	\$56.84	\$64.39	\$80.79	\$91.73	\$65.01	\$81.23	\$94.43	\$108.20	\$137.69	\$157.46	\$87.38	\$109.65	\$129.23	\$149.21	\$190.69	\$217.40	66
67	\$43.86	\$53.50	\$61.10	\$69.20	\$86.87	\$98.61	\$69.69	\$86.95	\$101.67	\$116.71	\$148.22	\$169.29	\$93.76	\$117.42	\$138.21	\$159.19	\$202.81	\$230.97	67
68	\$49.84	\$60.89	\$69.65	\$78.74	\$98.52	\$111.74	\$76.70	\$95.85	\$112.21	\$128.36	\$162.30	\$185.00	\$102.22	\$128.25	\$151.13	\$173.38	\$219.72	\$249.77	68
69 70	\$55.78 \$61.76	\$68.30 \$75.69	\$78.18 \$86.76	\$88.26 \$97.77	\$110.22 \$121.91	\$124.88 \$138.04	\$84.45 \$92.96	\$105.70 \$116.55	\$123.83 \$136.67	\$141.17 \$155.28	\$177.69 \$194.56	\$202.16 \$220.91	\$111.45 \$121.52	\$140.09 \$153.00	\$165.23 \$180.69	\$188.84 \$205.71	\$238.02 \$257.91	\$270.10 \$292.07	69 70
71	\$67.69	\$83.07	\$95.31	\$107.33	\$133.57	\$150.04	\$102.32	\$128.50	\$150.83	\$170.81	\$213.01	\$241.43	\$132.48	\$167.11	\$197.59	\$224.06	\$279.40	\$315.84	71
72	\$73.66	\$90.50	\$103.86	\$116.84	\$145.26	\$164.34	\$112.68	\$141.68	\$166.50	\$187.90	\$233.21	\$263.88	\$144.46	\$182.50	\$216.06	\$244.07	\$302.75	\$341.55	72
73	\$84.37	\$104.17	\$120.02	\$134.57	\$166.54	\$188.07	\$124.81	\$157.46	\$185.48	\$208.71	\$258.01	\$291.45	\$158.61	\$201.15	\$238.72	\$268.90	\$332.17	\$374.20	73
74 75	\$95.04 \$105.77	\$117.90 \$131.58	\$136.20 \$152.39	\$152.32 \$170.04	\$187.79 \$209.07	\$211.83 \$235.57	\$138.24 \$153.11	\$174.97 \$194.44	\$206.58 \$230.11	\$231.84 \$257.51	\$285.45 \$315.82	\$321.93 \$355.60	\$174.18 \$191.27	\$221.71 \$244.36	\$263.73 \$291.38	\$296.23 \$326.35	\$364.46 \$399.90	\$409.96 \$449.16	74 75
75 76	\$105.77 \$116.48	\$131.58 \$145.29	\$152.39 \$168.57	\$170.04 \$187.79	\$209.07 \$230.35	\$235.57 \$259.31	\$153.11 \$169.58	\$194.44 \$216.10	\$230.11 \$256.31	\$257.51 \$286.03	\$315.82 \$349.41	\$355.60	\$191.27 \$210.01	\$244.36 \$269.30	\$291.38 \$321.93	\$326.35	\$399.90 \$438.78	\$449.16 \$492.09	76
77	\$127.19	\$158.96	\$184.76	\$205.57	\$251.61	\$283.06	\$187.90	\$240.17	\$285.49	\$317.68	\$386.55	\$433.85	\$230.65	\$296.78	\$355.67	\$396.09	\$481.52	\$539.17	77
78	\$137.08	\$171.64	\$199.81	\$222.21	\$271.62	\$305.21	\$199.81	\$255.81	\$304.48	\$338.61	\$411.33	\$461.04	\$243.50	\$314.04	\$376.91	\$419.53	\$509.18	\$569.37	78
79	\$146.96	\$184.31	\$214.91	\$238.86	\$291.65	\$327.36	\$212.44	\$272.45	\$324.77	\$360.93	\$437.72	\$489.92	\$257.07	\$332.28	\$399.47	\$444.32	\$538.43	\$601.26	79
80 81	\$156.84 \$166.73	\$196.98 \$209.63	\$230.00 \$245.04	\$255.50 \$272.20	\$311.64 \$331.63	\$349.49 \$371.63	\$225.91 \$240.20	\$290.19 \$309.10	\$346.41 \$369.46	\$384.70 \$410.02	\$465.82 \$495.71	\$520.62 \$553.24	\$271.40 \$286.53	\$351.62 \$372.06	\$423.36 \$448.66	\$470.55 \$498.36	\$569.37 \$602.09	\$634.93 \$670.47	80
82	\$176.60	\$209.03	\$260.14	\$288.85	\$351.65	\$393.77	\$255.41	\$329.17	\$394.11	\$437.08	\$527.57	\$587.93	\$302.56	\$393.64	\$475.48	\$527.82	\$636.71	\$708.04	82
83	\$189.57	\$239.08	\$280.23	\$311.11	\$378.55	\$423.53	\$271.62	\$350.50	\$420.15	\$465.78	\$561.70	\$625.41	\$320.23	\$417.27	\$504.63	\$560.00	\$674.95	\$749.92	83
84	\$202.55	\$255.84	\$300.28	\$333.40	\$405.43	\$453.30	\$288.88	\$373.22	\$447.90	\$496.37	\$598.05	\$665.25	\$338.94	\$442.33	\$535.53	\$594.13	\$715.51	\$794.30	8-
85 86	\$215.53 \$228.51	\$272.60 \$289.35	\$320.37 \$340.44	\$355.67 \$377.94	\$432.28 \$459.20	\$483.04 \$512.80	\$307.24 \$326.74	\$397.40 \$423.18	\$477.47 \$508.99	\$528.94 \$563.65	\$636.74 \$677.92	\$707.65 \$752.74	\$358.74 \$379.71	\$468.85 \$496.98	\$568.36 \$603.17	\$630.36 \$668.79	\$758.51 \$804.07	\$841.27 \$891.05	88 86
87	\$241.46	\$289.35	\$340.44	\$400.23	\$459.20 \$486.08	\$512.80	\$326.74	\$423.18 \$450.61	\$508.99	\$600.68	\$721.76	\$800.67	\$401.93	\$496.98 \$526.81	\$640.18	\$709.52	\$852.35	\$943.79	87
88	\$253.73	\$321.54	\$378.84	\$420.64	\$511.17	\$570.63	\$363.17	\$470.63	\$566.83	\$627.43	\$754.12	\$836.61	\$418.47	\$548.34	\$666.44	\$738.67	\$887.76	\$983.10	88
89	\$266.02	\$336.96	\$397.15	\$441.06	\$536.25	\$598.70	\$379.49	\$491.55	\$592.10	\$655.38	\$787.93	\$874.17	\$435.70	\$570.75	\$693.81	\$769.00	\$924.60	\$1,024.07	89
90	\$278.25	\$352.34	\$415.47	\$461.51	\$561.33	\$626.75	\$396.54	\$513.38	\$618.50	\$684.54	\$823.25	\$913.42	\$453.61	\$594.06	\$722.31	\$800.60		\$1,066.76	90
91 92	\$290.52 \$302.75	\$367.76 \$383.18	\$433.74 \$452.07	\$481.92 \$502.33	\$586.42 \$611.51	\$654.80 \$682.84	\$414.38 \$433.02	\$536.18 \$560.00	\$646.07 \$674.89	\$715.04 \$746.88	\$860.17 \$898.76	\$954.43 \$997.25	\$472.29 \$491.73	\$618.34 \$643.61	\$751.95 \$782.76	\$833.46 \$867.71		\$1,111.20 \$1.157.50	92
92	\$302.75 \$310.94	\$393.20	\$452.07 \$463.82	\$502.33 \$515.54	\$627.79	\$700.99	\$433.02 \$443.59	\$572.95	\$690.31	\$746.88	\$919.46	\$1.019.98	\$502.12	\$656.54	\$798.25	\$884.97	\$1,044.60		92
94	\$319.11	\$403.24	\$475.59	\$528.73	\$644.12	\$719.09	\$454.42	\$586.24	\$706.05	\$781.45		\$1,043.22	\$512.73	\$669.72	\$814.03	\$902.56			9
95	\$327.33	\$413.26	\$487.34	\$541.91	\$660.40	\$737.22	\$465.52	\$599.82	\$722.16	\$799.33	\$962.29	\$1,067.00	\$523.54	\$683.15	\$830.14	\$920.51	\$1,109.11	\$1,227.90	98
96	\$335.51	\$423.28	\$499.11	\$555.08	\$676.73	\$755.31	\$476.90	\$613.72	\$738.67	\$817.61		\$1,091.33	\$534.58	\$696.86	\$846.53		\$1,131.46		9
97 98	\$343.69 \$351.87	\$433.32 \$443.37	\$510.89 \$522.65	\$568.25 \$581.43	\$693.05 \$709.35	\$773.44 \$791.54	\$488.54 \$500.49	\$627.93 \$642.49	\$755.53 \$772.80	\$836.32 \$855.46		\$1,116.20 \$1.141.65	\$545.88 \$557.43	\$710.87 \$725.16	\$863.26 \$880.30	\$957.51 \$976.55			97
99	\$360.04	\$453.40	\$534.41	\$594.61	\$709.33	\$809.69	\$512.73	\$657.36	\$790.46		\$1,050.26		\$569.22	\$739.75	\$897.67		\$1,177.54		99
100+	\$368.23	\$463.43	\$546.17	\$607.78	\$741.95	\$827.82	\$525.24	\$672.60	\$808.53	\$895.06	\$1,078.23		\$581.27	\$754.62			\$1,225.51		100

				Aı	nnual Premiu	ım per \$300							12% Cumula	ative Increas	e)				
Issue			Future Purc	hase Option					sive - 20 Day ito 3% Com			:		Aı	ıto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$47.03	\$57.37	\$65.65	\$72.30	\$87.54	\$97.86	\$67.69	\$83.60	\$97.05	\$109.55	\$136.19	\$155.77	\$124.37	\$154.41	\$180.64	\$207.01	\$261.78	\$296.71	25
26	\$47.30	\$57.76	\$66.06	\$72.85	\$88.22	\$98.69	\$68.64	\$84.95	\$98.53	\$111.32	\$138.51	\$158.49	\$125.86	\$156.32	\$182.81	\$209.59	\$265.05	\$300.52	26
27	\$47.44	\$58.18	\$66.61	\$73.40	\$88.89	\$99.49	\$69.73	\$86.30	\$100.17	\$113.08	\$140.81	\$161.19	\$127.35	\$158.22	\$184.99	\$212.17	\$268.44	\$304.33	27
28 29	\$47.71 \$47.99	\$58.45 \$58.85	\$67.01 \$67.56	\$73.95 \$74.49	\$89.57 \$90.25	\$100.32 \$101.13	\$70.82 \$71.90	\$87.67 \$89.02	\$101.81 \$103.43	\$114.99 \$116.88	\$143.26 \$145.72	\$163.92 \$166.78	\$128.86 \$130.35	\$160.12 \$162.03	\$187.16 \$189.35	\$214.75 \$217.34	\$271.85 \$275.24	\$308.27 \$312.22	28 29
30	\$47.99 \$48.25	\$59.25	\$67.96	\$74.49	\$90.25	\$101.13	\$71.90	\$90.39	\$103.43	\$118.79	\$145.72	\$169.64	\$130.35	\$162.03	\$189.35	\$217.34	\$275.24	\$312.22	30
31	\$48.52	\$59.25	\$68.37	\$75.57	\$90.94	\$101.94	\$74.08	\$90.39	\$105.07	\$120.79	\$150.73	\$172.62	\$133.33	\$165.83	\$193.96	\$220.05	\$282.31	\$320.36	31
32	\$48.79	\$59.95	\$68.92	\$76.11	\$92.30	\$103.43	\$75.17	\$93.23	\$108.33	\$122.74	\$153.32	\$175.61	\$134.97	\$167.86	\$196.28	\$225.50	\$285.85	\$324.44	32
33	\$49.06	\$60.35	\$69.31	\$76.67	\$93.10	\$104.26	\$76.24	\$94.75	\$110.09	\$124.79	\$155.90	\$178.61	\$136.61	\$169.90	\$198.58	\$228.22	\$289.52	\$328.67	33
34	\$49.35	\$60.77	\$69.87	\$77.21	\$93.79	\$105.07	\$77.34	\$96.24	\$111.87	\$126.81	\$158.62	\$181.73	\$138.24	\$171.95	\$200.90	\$231.07	\$293.17	\$332.88	34
35	\$49.61	\$61.17	\$70.28	\$77.76	\$94.46	\$105.88	\$78.56	\$97.60	\$113.62	\$129.00	\$161.49	\$184.85	\$139.87	\$173.84	\$203.48	\$233.79	\$296.71	\$337.22	35
36	\$50.15	\$61.84	\$71.23	\$78.83	\$95.82	\$107.38	\$80.06	\$99.49	\$115.94	\$131.58	\$164.88	\$188.66	\$141.78	\$176.16	\$206.20	\$237.05	\$300.94	\$341.99	36
37	\$50.57	\$62.53	\$72.04	\$79.78	\$97.05	\$109.00	\$81.55	\$101.40	\$118.26	\$134.30	\$168.28	\$192.60	\$143.67	\$178.48	\$208.91	\$240.31	\$305.15	\$346.87	37
38 39	\$51.11 \$51.66	\$63.21 \$64.02	\$72.99 \$73.95	\$80.88 \$81.96	\$98.40 \$99.76	\$110.51 \$112.01	\$83.05 \$84.54	\$103.30 \$105.34	\$120.55 \$123.01	\$137.01 \$139.72	\$171.82 \$175.35	\$196.68 \$200.76	\$145.57 \$147.48	\$180.90 \$183.35	\$211.76 \$214.62	\$243.57 \$246.98	\$309.49 \$313.84	\$351.77 \$356.80	38 39
40	\$52.06	\$64.70	\$74.76	\$82.91	\$101.13	\$113.49	\$86.17	\$105.34	\$125.46	\$142.58	\$179.01	\$200.76	\$147.46	\$185.81	\$217.47	\$250.38	\$318.34	\$361.82	40
41	\$52.59	\$65.37	\$75.70	\$84.00	\$101.13	\$114.99	\$87.81	\$107.30	\$127.91	\$145.43	\$182.81	\$209.19	\$151.42	\$188.25	\$220.47	\$253.76	\$322.81	\$366.99	41
42	\$53.15	\$66.19	\$76.67	\$85.08	\$103.71	\$116.48	\$89.43	\$111.46	\$130.48	\$148.43	\$186.62	\$213.53	\$153.45	\$190.83	\$223.46	\$257.31	\$327.29	\$372.29	42
43	\$53.69	\$66.88	\$77.47	\$86.04	\$105.07	\$118.11	\$91.08	\$113.62	\$133.07	\$151.42	\$190.57	\$218.02	\$155.49	\$193.42	\$226.44	\$260.85	\$331.93	\$377.59	43
44	\$54.09	\$67.56	\$78.43	\$87.14	\$106.42	\$119.62	\$92.69	\$115.81	\$135.65	\$154.41	\$194.51	\$222.50	\$157.54	\$196.00	\$229.58	\$264.37	\$336.55	\$383.03	44
45	\$54.64	\$68.23	\$79.38	\$88.07	\$107.65	\$121.11	\$94.46	\$117.98	\$138.24	\$157.54	\$198.58	\$227.27	\$159.57	\$198.58	\$232.69	\$267.91	\$341.29	\$388.59	45
46	\$55.60	\$69.73	\$81.01	\$90.12	\$110.23	\$124.10	\$97.73	\$122.20	\$142.85	\$161.88	\$203.61	\$232.98	\$162.16	\$201.70	\$236.38	\$272.24	\$347.01	\$395.12	46
47	\$56.67	\$71.08	\$82.77	\$92.15	\$112.94	\$126.94	\$101.13	\$126.55	\$147.61	\$166.36	\$208.77	\$238.95	\$164.73	\$204.97	\$240.18	\$276.60	\$352.72	\$401.65	47
48 49	\$57.63 \$58.58	\$72.44 \$73.82	\$84.54 \$86.30	\$94.20 \$96.24	\$115.53 \$118.11	\$129.93 \$132.94	\$104.66 \$108.33	\$131.03 \$135.79	\$152.51 \$157.54	\$170.99 \$175.75	\$214.08 \$219.52	\$245.08 \$251.31	\$167.32 \$169.90	\$208.22 \$211.50	\$243.99 \$247.92	\$281.08 \$285.71	\$358.57 \$364.54	\$408.30 \$415.11	48 49
50 50	\$59.54	\$73.82 \$75.31	\$88.07	\$98.27	\$118.11	\$132.94	\$108.33	\$135.79	\$157.54	\$175.75	\$219.52	\$257.71	\$169.90	\$211.50	\$247.92	\$285.71	\$370.53	\$415.11	50 50
51	\$60.48	\$76.67	\$89.85	\$100.32	\$123.27	\$138.78	\$116.08	\$145.72	\$168.00	\$185.67	\$230.80	\$264.23	\$175.35	\$218.28	\$255.94	\$295.10	\$376.64	\$429.10	51
52	\$61.57	\$78.02	\$91.62	\$102.21	\$125.86	\$141.78	\$120.16	\$150.86	\$173.58	\$190.83	\$236.64	\$270.89	\$178.05	\$221.69	\$260.02	\$299.84	\$382.90	\$436.30	52
53	\$62.53	\$79.38	\$93.37	\$104.26	\$128.45	\$144.76	\$124.37	\$156.32	\$179.28	\$196.13	\$242.62	\$277.83	\$180.90	\$225.21	\$264.10	\$304.74	\$389.29	\$443.66	53
54	\$63.48	\$80.88	\$95.15	\$106.29	\$131.03	\$147.74	\$128.72	\$161.88	\$185.27	\$201.57	\$248.73	\$284.89	\$183.77	\$228.75	\$268.30	\$309.63	\$395.67	\$450.99	54
55	\$64.43	\$82.23	\$96.92	\$108.33	\$133.61	\$150.73	\$133.20	\$167.72	\$191.24	\$207.69	\$255.12	\$292.10	\$186.62	\$232.43	\$272.53	\$314.66	\$402.19	\$458.47	55
56	\$70.69	\$89.30	\$104.40	\$117.03	\$144.90	\$163.51	\$139.59	\$175.75	\$200.21	\$218.82	\$270.62	\$309.90	\$194.37	\$242.49	\$284.76	\$329.20	\$421.63	\$480.90	56
57 58	\$76.93 \$83.18	\$96.24 \$103.30	\$112.01 \$119.46	\$125.72	\$156.03	\$176.42	\$146.26	\$184.18 \$193.02	\$209.59 \$219.52	\$230.67	\$287.07	\$328.81 \$348.91	\$202.39	\$253.08 \$264.10	\$297.54 \$310.85	\$344.42 \$360.47	\$442.01 \$463.36	\$504.41	57 58
59	\$89.30	\$110.36	\$127.08	\$134.56 \$143.26	\$167.32 \$178.61	\$189.35 \$202.26	\$153.18 \$160.52	\$202.26	\$229.85	\$243.03 \$256.07	\$304.47 \$322.94	\$370.25	\$210.82 \$219.52	\$275.65	\$324.87	\$377.19	\$485.79	\$529.15 \$554.96	59
60	\$95.55	\$117.31	\$134.56	\$151.96	\$189.74	\$202.20	\$168.13	\$211.89	\$240.72	\$269.80	\$342.52	\$392.83	\$228.62	\$287.62	\$339.40	\$394.72	\$509.30	\$582.14	60
61	\$101.81	\$124.37	\$142.18	\$160.65	\$201.03	\$227.94	\$176.16	\$221.96	\$252.00	\$284.36	\$363.32	\$416.88	\$238.14	\$300.11	\$354.61	\$413.07	\$533.90	\$610.69	61
62	\$108.07	\$131.44	\$149.79	\$169.36	\$212.30	\$240.85	\$184.71	\$232.29	\$263.96	\$299.70	\$385.21	\$442.43	\$248.06	\$313.17	\$370.80	\$432.23	\$559.46	\$640.46	62
63	\$119.33	\$145.30	\$165.69	\$187.58	\$235.14	\$266.82	\$198.04	\$248.60	\$284.22	\$323.35	\$414.56	\$475.72	\$266.01	\$335.33	\$396.63	\$461.19	\$595.06	\$680.57	63
64	\$130.75	\$159.17	\$181.58	\$205.65	\$257.84	\$292.64	\$212.30	\$266.14	\$305.96	\$348.91	\$446.22	\$511.48	\$285.30	\$359.12	\$424.22	\$492.04	\$632.98	\$723.11	64
65 66	\$142.04	\$173.03	\$197.50	\$223.73	\$280.69	\$318.47	\$227.67	\$284.89	\$329.34	\$376.51	\$480.35	\$549.95	\$305.96	\$384.52	\$453.71	\$525.07	\$673.22	\$768.37 \$816.35	65
67	\$153.45 \$164.73	\$187.03 \$200.90	\$213.40 \$229.45	\$241.80 \$259.88	\$303.38 \$326.22	\$344.42 \$370.25	\$244.12 \$261.65	\$305.01 \$326.49	\$354.61 \$381.80	\$406.28 \$438.21	\$517.05 \$556.60	\$591.26 \$635.70	\$328.12 \$352.03	\$411.70 \$440.93	\$485.24 \$518.96	\$560.28 \$597.78	\$716.05 \$761.57	\$867.32	66 67
68	\$187.16	\$200.90	\$261.52	\$295.62	\$369.98	\$419.59	\$288.01	\$359.92	\$421.36	\$481.98	\$609.46	\$694.70	\$383.85	\$481.58	\$567.47	\$651.07	\$825.04	\$937.86	68
69	\$209.45	\$256.48	\$293.59	\$331.39	\$413.89	\$468.94	\$317.10	\$396.90	\$465.00	\$530.10	\$667.25	\$759.12	\$418.50	\$526.03	\$620.49	\$709.12	\$893.82	\$1,014.24	69
70	\$231.88	\$284.22	\$325.80	\$367.12	\$457.78	\$518.42	\$349.05	\$437.67	\$513.25	\$583.11	\$730.58	\$829.54	\$456.29	\$574.54	\$678.52	\$772.44	\$968.45		70
71	\$254.18	\$311.95	\$357.89	\$403.01	\$501.56	\$567.74	\$384.25	\$482.52	\$566.38	\$641.42	\$799.90	\$906.60	\$497.48	\$627.55	\$741.99	\$841.36	\$1,049.18	\$1,186.06	71
72	\$276.60	\$339.80	\$389.96	\$438.76	\$545.45	\$617.08	\$423.14	\$532.00	\$625.23	\$705.58	\$875.74	\$990.87	\$542.47	\$685.32	\$811.32	\$916.52	\$1,136.85		72
73	\$316.83	\$391.18	\$450.72	\$505.36	\$625.39	\$706.25	\$468.66	\$591.26	\$696.47	\$783.73	\$968.84	\$1,094.43	\$595.61	\$755.31	\$896.41		\$1,247.35		73
74 75	\$356.93	\$442.69	\$511.48	\$571.96	\$705.17	\$795.42	\$519.09	\$657.04	\$775.71 \$864.05	\$870.57	\$1,071.88	\$1,208.89	\$654.05	\$832.52	\$990.32	\$1,112.38		\$1,539.45 \$1,686.66	74 75
75 76	\$397.17 \$437.40	\$494.07 \$545.60	\$572.23 \$632.98	\$638.56 \$705.17	\$785.08 \$865.02	\$884.57 \$973.75	\$574.95 \$636.78	\$730.18 \$811.46	\$864.05 \$962.45	\$966.95 \$1,074.05		\$1,335.30 \$1,474.90	\$718.21 \$788.61	\$917.60 \$1,011.26	\$1,094.17 \$1,208.89		\$1,501.67 \$1,647.65		75 76
76 77	\$437.40 \$477.65	\$545.60 \$596.98	\$632.98 \$693.74	\$705.17 \$771.91	\$865.02	\$973.75	\$636.78 \$705.58			\$1,074.05		\$1,474.90 \$1,629.16	\$788.61 \$866.10	\$1,011.26	\$1,208.89 \$1.335.57		\$1,647.65		76 77
78	\$514.73	\$644.55	\$750.29	\$834.43	\$1,019.95	\$1,146.09	\$750.29	\$960.56	\$1,072.01	\$1,132.33	\$1,544.63	\$1,731.24	\$914.35	\$1,179.25	\$1,335.37	\$1,575.33	\$1,912.01	\$2,024.05	78
79	\$551.83	\$692.12	\$806.96	\$896.95	\$1,095.11	\$1,229.28	\$797.72	\$1,023.09	\$1,219.49	\$1,355.28	\$1,643.71	\$1,839.70	\$965.32	\$1,247.76	\$1,500.03	+ - ,	\$2,021.83	+-,	79
80	\$588.95	\$739.69	\$863.64	\$959.46	\$1,170.28	\$1,312.32	\$848.29	\$1,089.69	\$1,300.77	\$1,444.58	\$1,749.17	\$1,954.96	\$1,019.15	\$1,320.35		\$1,766.98	\$2,138.05	\$2,384.21	80
81	\$626.06	\$787.13	\$920.20	\$1,022.13	\$1,245.31	\$1,395.51	\$901.97	\$1,160.64	\$1,387.35	\$1,539.72	\$1,861.45	\$2,077.43	\$1,075.96	\$1,397.14	\$1,684.76	\$1,871.38	\$2,260.92		81
82	\$663.16	\$834.71	\$976.86	\$1,084.66		\$1,478.68	\$959.06	\$1,236.08	\$1,479.91	\$1,641.26		\$2,207.78		\$1,478.15	\$1,785.46	\$1,982.01	\$2,390.86		82
83	\$711.82	\$897.76			\$1,421.47		\$1,019.95		\$1,577.64		\$2,109.24		\$1,202.50		\$1,894.89		\$2,534.53		83
84	\$760.62	\$960.69	\$1,127.61	\$1,251.97		\$1,702.15	\$1,084.79	\$1,401.48	\$1,681.90		\$2,245.69	\$2,498.09	\$1,272.78	\$1,660.97	\$2,010.97		\$2,686.77	\$2,982.67	84
85 86	\$809.28 \$858.09	\$1,023.63 \$1.086.56		\$1,335.57 \$1,419.17		\$1,813.88 \$1,925.60	\$1,153.71 \$1,226.96		\$1,792.95 \$1,911.32			\$2,657.27 \$2,826.64	\$1,347.12 \$1,425.82	\$1,760.59	\$2,134.25 \$2,265.01		\$2,848.24 \$3,019.37	\$3,159.09 \$3,345.99	85 86
87		\$1,086.56		\$1,419.17		\$1,925.60	\$1,226.96		\$2.037.74					\$1,866.21	\$2,265.01		\$3,019.37		87
88		\$1,149.02		\$1,579.56		\$2,037.47	\$1,363.69		\$2,037.74			\$3,141.57		\$2,059.08			\$3,333.61	\$3,691.63	88
89		\$1,265.29		\$1,656.19		\$2,248.15			\$2,223.40					\$2,143.22			\$3,471.99	\$3,845.50	89
90	\$1,044.82	\$1,323.06		\$1,733.01	\$2,107.87	\$2,353.49		\$1,927.78	\$2,322.48			\$3,429.97	\$1,703.37	\$2,230.75	\$2,712.31		\$3,616.06	\$4,005.76	90
91		\$1,380.96		\$1,809.67	\$2,202.07	\$2,458.83	\$1,556.04		\$2,426.07	\$2,684.99		\$3,583.98	\$1,773.51	\$2,321.96	\$2,823.64	\$3,129.74	\$3,766.12		91
92				\$1,886.31	\$2,296.26	\$2,564.17	\$1,626.04		\$2,534.27	\$2,804.61		\$3,744.78		\$2,416.82	\$2,939.30		\$3,922.55	\$4,346.51	92
93	+ .,	\$1,476.52	\$1,741.71	\$1,935.94	\$2,357.44	\$2,632.26	\$1,665.73	\$2,151.50	\$2,592.16			\$3,830.14		\$2,465.35	\$2,997.48		\$4,001.67	\$4,432.96	93
94		\$1,514.18		\$1,985.41			\$1,706.37		\$2,651.29				\$1,925.33	\$2,514.82	\$3,056.75		\$4,082.41		94
95 96		\$1,551.82 \$1,589.47		\$2,034.89 \$2,084.36		\$2,768.32 \$2.836.28	\$1,748.09 \$1,790,77	\$2,252.36 \$2,304.55	\$2,711.78 \$2,773.75	\$3,001.56 \$3,070.20	\$3,613.48 \$3.696.67	\$4,006.70 \$4.098.04	\$1,965.97 \$2,007.44	\$2,565.25 \$2,616.77	\$3,117.22 \$3,178.79	\$3,456.62 \$3.525.39	\$4,164.79 \$4,248.77	\$4,610.87 \$4,702.49	95 96
96 97		\$1,589.47 \$1,627.12	\$1,874.22 \$1,918.40	\$2,084.36 \$2,133.84		\$2,836.28 \$2,904.37	\$1,790.77 \$1,834.54	\$2,304.55 \$2,357.96	\$2,773.75 \$2,837.10	\$3,070.20 \$3,140.47	\$3,696.67 \$3,781.75	\$4,098.04 \$4,191.41	\$2,007.44 \$2,049.82	\$2,616.77 \$2,669.38		\$3,525.39 \$3,595.54	\$4,248.77 \$4,334.42		96 97
98					\$2,663.66				\$2,901.92				\$2,049.62			\$3,667.03		\$4,790.13	98
99	\$1,352.02												\$2,137.51	\$2,777.83	\$3,370.86				99
			\$2,050.92		\$2,786.13	\$3,108.53									\$3,437.33				100-

				Мо	nthly Premiu	m per \$300	Monthly Ber	nefit Amount	After 1.75% Facility - 20		crease (Res	sulting in 23.	12% Cumula	tive Increase	e)				
Issue			uture Purch						o 3% Comp	ound Inflatio					o 5% Comp				Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$2.59 \$2.60	\$3.32 \$3.33	\$3.90 \$3.93	\$4.38 \$4.41	\$5.36 \$5.39	\$6.01 \$6.05	\$3.92 \$3.98	\$5.06 \$5.15	\$6.03 \$6.14	\$6.92 \$7.04	\$8.71 \$8.86	\$9.87 \$10.06	\$7.84 \$7.93	\$10.27 \$10.39	\$12.38 \$12.53	\$14.41 \$14.57	\$18.46 \$18.69	\$21.01 \$21.28	25 26
27	\$2.64	\$3.35	\$3.95	\$4.44	\$5.44	\$6.12	\$4.04	\$5.24	\$6.24	\$7.16	\$9.03	\$10.25	\$8.03	\$10.51	\$12.67	\$14.75	\$18.93	\$21.55	27
28	\$2.66	\$3.37	\$3.98	\$4.47	\$5.48	\$6.16	\$4.10	\$5.32	\$6.35	\$7.29	\$9.19	\$10.43	\$8.13	\$10.63	\$12.82	\$14.93	\$19.16	\$21.83	28
29 30	\$2.67 \$2.68	\$3.40 \$3.42	\$4.01 \$4.04	\$4.51 \$4.54	\$5.53 \$5.57	\$6.23 \$6.27	\$4.16 \$4.22	\$5.40 \$5.49	\$6.45 \$6.56	\$7.41 \$7.53	\$9.35 \$9.51	\$10.61 \$10.82	\$8.23 \$8.32	\$10.75 \$10.88	\$12.96 \$13.13	\$15.12 \$15.30	\$19.40 \$19.66	\$22.12 \$22.40	29 30
31	\$2.69	\$3.44	\$4.06	\$4.57	\$5.62	\$6.31	\$4.28	\$5.58	\$6.67	\$7.65	\$9.70	\$11.00	\$8.41	\$11.00	\$13.29	\$15.49	\$19.90	\$22.68	31
32	\$2.70	\$3.46	\$4.09	\$4.60	\$5.66	\$6.37	\$4.35	\$5.67	\$6.79	\$7.79	\$9.86	\$11.20	\$8.52	\$11.15	\$13.44	\$15.67	\$20.15	\$22.98	32
33 34	\$2.72 \$2.73	\$3.48 \$3.49	\$4.11 \$4.15	\$4.63 \$4.67	\$5.69 \$5.74	\$6.41 \$6.47	\$4.44 \$4.51	\$5.75 \$5.85	\$6.90 \$7.01	\$7.93 \$8.07	\$10.04 \$10.22	\$11.42 \$11.62	\$8.62 \$8.72	\$11.28 \$11.42	\$13.61 \$13.77	\$15.87 \$16.08	\$20.40 \$20.67	\$23.27 \$23.57	33 34
35	\$2.75	\$3.53	\$4.17	\$4.70	\$5.78	\$6.51	\$4.58	\$5.94	\$7.01	\$8.20	\$10.22	\$11.82	\$8.82	\$11.55	\$13.77	\$16.26	\$20.07	\$23.87	35
36	\$2.78	\$3.56	\$4.22	\$4.77	\$5.86	\$6.60	\$4.68	\$6.05	\$7.28	\$8.37	\$10.61	\$12.08	\$8.94	\$11.71	\$14.11	\$16.48	\$21.21	\$24.22	36
37 38	\$2.80 \$2.83	\$3.60 \$3.65	\$4.28 \$4.33	\$4.82 \$4.89	\$5.94 \$6.02	\$6.70 \$6.79	\$4.78 \$4.88	\$6.17 \$6.29	\$7.42 \$7.58	\$8.54 \$8.73	\$10.84 \$11.07	\$12.33 \$12.61	\$9.07 \$9.19	\$11.86 \$12.04	\$14.31 \$14.51	\$16.71 \$16.94	\$21.51 \$21.82	\$24.57 \$24.92	37 38
39	\$2.86	\$3.68	\$4.39	\$4.95	\$6.12	\$6.89	\$4.97	\$6.41	\$7.72	\$8.91	\$11.30	\$12.88	\$9.31	\$12.19	\$14.69	\$17.19	\$22.13	\$25.27	39
40	\$2.88	\$3.72	\$4.45	\$5.02	\$6.18	\$6.98	\$5.08	\$6.53	\$7.88	\$9.10	\$11.55	\$13.17	\$9.43	\$12.34	\$14.90	\$17.41	\$22.43	\$25.63	40
41 42	\$2.92 \$2.94	\$3.77 \$3.82	\$4.50 \$4.55	\$5.07 \$5.14	\$6.27 \$6.36	\$7.06 \$7.16	\$5.19 \$5.30	\$6.66 \$6.79	\$8.04 \$8.20	\$9.28 \$9.48	\$11.79 \$12.05	\$13.44 \$13.75	\$9.55 \$9.69	\$12.52 \$12.68	\$15.10 \$15.30	\$17.64 \$17.89	\$22.75 \$23.07	\$26.00 \$26.37	41 42
42	\$2.94 \$2.97	\$3.82 \$3.85	\$4.55 \$4.60	\$5.14 \$5.19	\$6.42	\$7.16	\$5.30 \$5.41	\$6.79	\$8.20	\$9.48 \$9.69	\$12.05	\$13.75	\$9.89	\$12.85	\$15.30 \$15.52	\$17.89	\$23.07	\$26.37	42
44	\$2.99	\$3.90	\$4.66	\$5.26	\$6.51	\$7.36	\$5.53	\$7.05	\$8.53	\$9.87	\$12.56	\$14.35	\$9.94	\$13.02	\$15.73	\$18.38	\$23.73	\$27.13	44
45 46	\$3.03 \$3.08	\$3.94 \$4.02	\$4.70 \$4.81	\$5.32 \$5.44	\$6.59 \$6.75	\$7.43 \$7.62	\$5.67 \$5.94	\$7.18 \$7.56	\$8.71 \$9.10	\$10.08 \$10.48	\$12.84 \$13.18	\$14.65 \$15.03	\$10.06 \$10.22	\$13.20 \$13.41	\$15.92 \$16.20	\$18.64 \$18.95	\$24.05 \$24.46	\$27.52 \$27.97	45 46
46	\$3.08 \$3.12	\$4.02 \$4.10	\$4.81	\$5.44 \$5.57	\$6.75 \$6.91	\$7.80	\$5.94 \$6.26	\$7.56	\$9.10	\$10.48	\$13.18	\$15.03	\$10.22	\$13.41	\$16.45	\$19.25	\$24.46	\$27.97	46
48	\$3.19	\$4.17	\$5.03	\$5.69	\$7.06	\$7.99	\$6.57	\$8.35	\$9.94	\$11.30	\$13.86	\$15.82	\$10.54	\$13.84	\$16.71	\$19.57	\$25.26	\$28.91	48
49 50	\$3.24 \$3.31	\$4.26 \$4.33	\$5.13 \$5.24	\$5.81 \$5.93	\$7.23 \$7.39	\$8.16 \$8.35	\$6.91 \$7.25	\$8.77 \$9.22	\$10.39 \$10.86	\$11.74 \$12.20	\$14.20 \$14.57	\$16.23 \$16.65	\$10.70 \$10.87	\$14.06 \$14.29	\$16.98 \$17.25	\$19.89 \$20.21	\$25.69 \$26.10	\$29.40 \$29.88	49 50
51	\$3.35	\$4.43	\$5.24	\$6.05	\$7.59	\$8.53	\$7.62	\$9.70	\$11.35	\$12.20	\$14.57	\$17.08	\$10.07	\$14.29	\$17.52	\$20.54	\$26.54	\$30.37	51
52	\$3.42	\$4.50	\$5.44	\$6.18	\$7.70	\$8.72	\$8.01	\$10.19	\$11.86	\$13.17	\$15.33	\$17.52	\$11.21	\$14.74	\$17.81	\$20.88	\$26.97	\$30.88	52
53 54	\$3.46 \$3.51	\$4.58 \$4.66	\$5.55 \$5.66	\$6.30 \$6.42	\$7.86 \$8.02	\$8.90 \$9.08	\$8.40 \$8.84	\$10.70 \$11.23	\$12.41 \$12.97	\$13.67 \$14.19	\$15.73 \$16.13	\$17.98 \$18.45	\$11.40 \$11.57	\$14.98 \$15.21	\$18.09 \$18.37	\$21.19 \$21.55	\$27.42 \$27.87	\$31.40 \$31.91	53 54
55	\$3.57	\$4.74	\$5.75	\$6.53	\$8.17	\$9.06	\$9.30	\$11.82	\$13.55	\$14.75	\$16.13	\$18.93	\$11.76	\$15.46	\$18.66	\$21.90	\$28.34	\$32.46	55
56	\$3.92	\$5.15	\$6.20	\$7.06	\$8.86	\$10.05	\$9.75	\$12.40	\$14.22	\$15.47	\$17.55	\$20.10	\$12.26	\$16.13	\$19.49	\$22.91	\$29.70	\$34.05	56
57 58	\$4.26 \$4.60	\$5.56 \$5.94	\$6.64 \$7.09	\$7.60 \$8.13	\$9.55 \$10.25	\$10.85 \$11.64	\$10.23 \$10.73	\$13.01 \$13.65	\$14.91 \$15.64	\$16.22 \$17.00	\$18.61 \$19.77	\$21.34 \$22.65	\$12.76 \$13.29	\$16.83 \$17.56	\$20.36 \$21.28	\$23.97 \$25.08	\$31.15 \$32.65	\$35.70 \$37.45	57 58
59	\$4.00	\$6.36	\$7.54	\$8.65	\$10.25	\$12.42	\$10.73	\$14.33	\$16.40	\$17.83	\$20.96	\$24.05	\$13.84	\$18.33	\$22.24	\$26.25	\$34.23	\$39.29	59
60	\$5.29	\$6.76	\$7.99	\$9.18	\$11.61	\$13.22	\$11.82	\$15.03	\$17.21	\$18.69	\$22.25	\$25.55	\$14.42	\$19.12	\$23.24	\$27.46	\$35.88	\$41.21	60
61 62	\$5.64 \$5.99	\$7.16 \$7.58	\$8.46 \$8.88	\$9.71 \$10.23	\$12.30 \$12.99	\$14.01 \$14.79	\$12.41 \$13.05	\$15.77 \$16.56	\$18.04 \$18.94	\$19.60 \$20.55	\$23.62 \$25.08	\$27.12 \$28.79	\$15.02 \$15.64	\$19.95 \$20.82	\$24.28 \$25.39	\$28.75 \$30.08	\$37.62 \$39.43	\$43.22 \$45.34	61 62
63	\$6.61	\$8.37	\$9.84	\$11.32	\$14.39	\$16.38	\$13.79	\$17.48	\$19.98	\$21.68	\$27.00	\$30.99	\$16.77	\$22.29	\$27.16	\$32.10	\$41.95	\$48.17	63
64	\$7.24	\$9.18	\$10.79	\$12.42	\$15.78	\$17.99	\$14.56	\$18.46	\$21.08	\$22.87	\$29.10	\$33.35	\$17.99	\$23.87	\$29.03	\$34.25	\$44.62	\$51.19	64
65 66	\$7.87 \$8.50	\$9.97 \$10.78	\$11.73 \$12.67	\$13.51 \$14.61	\$17.19 \$18.57	\$19.58 \$21.16	\$15.37 \$16.24	\$19.49 \$20.57	\$22.26 \$23.49	\$24.14 \$25.47	\$31.36 \$33.78	\$35.91 \$38.64	\$19.29 \$20.70	\$25.56 \$27.37	\$31.04 \$33.21	\$36.55 \$38.99	\$47.47 \$50.48	\$54.40 \$57.78	65 66
67	\$9.13	\$11.57	\$13.62	\$15.70	\$19.95	\$22.75	\$17.14	\$21.73	\$24.80	\$26.85	\$36.40	\$41.60	\$22.19	\$29.31	\$35.54	\$41.61	\$53.68	\$61.41	67
68 69	\$10.36	\$13.18	\$15.53	\$17.86	\$22.64	\$25.80	\$18.48	\$23.62	\$27.28	\$29.88 \$33.25	\$39.91	\$45.52	\$24.21	\$32.02	\$38.86	\$45.31	\$58.16	\$66.39	68 69
70	\$11.60 \$12.83	\$14.77 \$16.37	\$17.44 \$19.34	\$20.02 \$22.17	\$25.33 \$28.01	\$28.83 \$31.86	\$19.91 \$21.45	\$25.67 \$27.90	\$30.00 \$33.00	\$37.02	\$43.74 \$47.96	\$49.82 \$54.52	\$26.39 \$28.79	\$34.98 \$38.20	\$42.49 \$46.46	\$49.35 \$53.75	\$63.01 \$68.27	\$71.80 \$77.66	70
71	\$14.07	\$17.98	\$21.26	\$24.35	\$30.69	\$34.89	\$23.12	\$30.32	\$36.29	\$41.19	\$52.57	\$59.68	\$31.38	\$41.73	\$50.81	\$58.55	\$73.97	\$83.96	71
72 73	\$15.30	\$19.58	\$23.16	\$26.50	\$33.37	\$37.92	\$24.89	\$32.98	\$39.93	\$45.81	\$57.62	\$65.33	\$34.21	\$45.56	\$55.55	\$63.78	\$80.14	\$90.80	72
73 74	\$17.53 \$19.77	\$22.54 \$25.51	\$26.75 \$30.36	\$30.53 \$34.55	\$38.27 \$43.16	\$43.41 \$48.88	\$27.57 \$30.55	\$36.67 \$40.77	\$44.53 \$49.64	\$50.95 \$56.65	\$63.84 \$70.72	\$72.27 \$79.94	\$37.56 \$41.23	\$50.22 \$55.36	\$61.38 \$67.81	\$70.27 \$77.41	\$87.93 \$96.48	\$99.48 \$108.98	73 74
75	\$21.98	\$28.47	\$33.97	\$38.57	\$48.04	\$54.37	\$33.83	\$45.34	\$55.36	\$63.01	\$78.34	\$88.44	\$45.28	\$61.01	\$74.90	\$85.28	\$105.86	\$119.40	75
76 77	\$24.21 \$26.43	\$31.44 \$34.39	\$37.58 \$41.19	\$42.59 \$46.62	\$52.93 \$57.82	\$59.84 \$65.32	\$37.47 \$41.50	\$50.44 \$56.09	\$61.71 \$68.82	\$70.08 \$77.92	\$86.78 \$96.14	\$97.84 \$108.24	\$49.72 \$54.61	\$67.24 \$74.09	\$82.75 \$91.44	\$93.94 \$103.50	\$116.15 \$127.44	\$130.82 \$143.33	76 77
78	\$26.43 \$28.49	\$34.39	\$41.19 \$44.55	\$50.39	\$62.42	\$70.42	\$41.50 \$44.12	\$59.79	\$73.48	\$83.14	\$102.43	\$108.24	\$57.64	\$74.09 \$78.41	\$96.91	\$103.50	\$127.44	\$143.33	78
79	\$30.54	\$39.89	\$47.90	\$54.17	\$67.01	\$75.54	\$46.91	\$63.72	\$78.44	\$88.72	\$109.13	\$122.55	\$60.86	\$82.96	\$102.70	\$116.09	\$142.51	\$159.82	79
80 81	\$32.59 \$34.65	\$42.62 \$45.37	\$51.26 \$54.64	\$57.96 \$61.73	\$71.62 \$76.21	\$80.65 \$85.75	\$49.87 \$53.01	\$67.91 \$72.37	\$83.74 \$89.41	\$94.66 \$100.99	\$116.27 \$123.88	\$130.40 \$138.76	\$64.26 \$67.84	\$87.77 \$92.87	\$108.82 \$115.32	\$122.95 \$130.21	\$150.69 \$159.35	\$168.77 \$178.22	80 81
82	\$34.65	\$45.37 \$48.11	\$58.00	\$65.51	\$80.81	\$90.87	\$56.36	\$72.37 \$77.12	\$95.44	\$100.99	\$123.88	\$138.76	\$71.62	\$98.26	\$115.32	\$130.21	\$168.51	\$178.22	82
83	\$39.40	\$51.73	\$62.46	\$70.55	\$86.99	\$97.73	\$59.94	\$82.19	\$101.85	\$114.96	\$140.70	\$157.25	\$75.80	\$104.16	\$129.71	\$146.30	\$178.62	\$199.32	83
84 85	\$42.09 \$44.79	\$55.37 \$58.98	\$66.95 \$71.42	\$75.61 \$80.67	\$93.16 \$99.35	\$104.61 \$111.47	\$63.75 \$67.80	\$87.61 \$93.36	\$108.70 \$116.00	\$122.65 \$130.85	\$149.99 \$159.91	\$167.51 \$178.42	\$80.24 \$84.93	\$110.40 \$117.03	\$137.66 \$146.09	\$155.22 \$164.67	\$189.35 \$200.71	\$211.10 \$223.59	84 85
86	\$44.79 \$47.49	\$62.63	\$71.42 \$75.91	\$85.71	\$105.52	\$111.47	\$72.09	\$99.49	\$123.80	\$130.85	\$159.91	\$178.42	\$84.93 \$89.89	\$117.03	\$155.04	\$174.70	\$200.71	\$223.59	86
87	\$50.18	\$66.25	\$80.37	\$90.76	\$111.69	\$125.20	\$76.66	\$106.01	\$132.10	\$148.95	\$181.72	\$202.44	\$95.14	\$131.48	\$164.55	\$185.36	\$225.55	\$250.81	87
88 89	\$52.73 \$55.28	\$69.59 \$72.92	\$84.46 \$88.53	\$95.39 \$100.04	\$117.47 \$123.23	\$131.68 \$138.15	\$80.10 \$83.69	\$110.82 \$115.83	\$138.13 \$144.41	\$155.75 \$162.85	\$190.07 \$198.82	\$211.77 \$221.53	\$99.05 \$103.12	\$136.85 \$142.44	\$171.29 \$178.32	\$192.96 \$200.89	\$234.91 \$244.66	\$261.25 \$272.13	88 89
90	\$55.26 \$57.82	\$76.24	\$92.62	\$100.04	\$129.00	\$144.63	\$87.43	\$121.07	\$151.01	\$170.27	\$207.97	\$231.76	\$103.12	\$148.26	\$185.64	\$200.69	\$254.81	\$283.47	90
91	\$60.36	\$79.58	\$96.69	\$109.30	\$134.76	\$151.10	\$91.36	\$126.56	\$157.89	\$178.04	\$217.54	\$242.44	\$111.79	\$154.31	\$193.25	\$217.70	\$265.38	\$295.27	91
92	\$62.91	\$82.93	\$100.79	\$113.93	\$140.51	\$157.58	\$95.46	\$132.26	\$165.08	\$186.16	\$227.55	\$253.63	\$116.38	\$160.63	\$201.17	\$226.65	\$276.38	\$307.57	92
93 94	\$64.61 \$66.32	\$85.08 \$87.27	\$103.41 \$106.02	\$116.92 \$119.90	\$144.27 \$148.01	\$161.75 \$165.94	\$97.75 \$100.10	\$135.42 \$138.64	\$169.00 \$173.00	\$190.59 \$195.12	\$233.01 \$238.58	\$259.65 \$265.79	\$118.83 \$121.35	\$163.86 \$167.14	\$205.15 \$209.20	\$231.16 \$235.74	\$281.95 \$287.64	\$313.69 \$319.90	93 94
95	\$68.03	\$89.43	\$108.66	\$122.89	\$151.77	\$170.12	\$102.51	\$141.94	\$177.09	\$199.77	\$244.29	\$272.08	\$123.90	\$170.49	\$213.34	\$240.43	\$293.44	\$326.26	95
96 97	\$69.72 \$71.42	\$91.60 \$93.78	\$111.27 \$113.90	\$125.90 \$128.87	\$155.50 \$159.26	\$174.30 \$178.49	\$104.98 \$107.48	\$145.32 \$148.81	\$181.30 \$185.57	\$204.51 \$209.37	\$250.14 \$256.10	\$278.51 \$285.11	\$126.52 \$129.18	\$173.92 \$177.39	\$217.55 \$221.85	\$245.21 \$250.07	\$299.35 \$305.37	\$332.74 \$339.35	96 97
98	\$71.42 \$73.12	\$93.78 \$95.94	\$113.90 \$116.51	\$128.87 \$131.86	\$159.26 \$163.00	\$178.49 \$182.66	\$107.48 \$110.05	\$148.81 \$152.36	\$185.57 \$189.96	\$209.37 \$214.33	\$256.10 \$262.23	\$285.11 \$291.88	\$129.18 \$131.93	\$177.39 \$180.94	\$221.85 \$226.23	\$250.07 \$255.06	\$305.37 \$311.53	\$339.35 \$346.09	98
99	\$74.83	\$98.12	\$119.15	\$134.85	\$166.75	\$186.84	\$112.69	\$156.00	\$194.43	\$219.40	\$268.50	\$298.80	\$134.72	\$184.55	\$230.70	\$260.12	\$317.82	\$352.98	99
100+	\$76.53	\$100.29	\$121.76	\$137.85	\$170.50	\$191.03	\$115.38	\$159.73	\$199.03	\$224.61	\$274.91	\$305.87	\$137.57	\$188.25	\$235.26	\$265.29	\$324.22	\$359.99	100+

ļ				Qua	rterly Premi	um per \$30	0 Monthly Be	nefit Amoun			ncrease (Re	sulting in 23	.12% Cumul	ative Increas	se)				
Issue			uture Purch	ase Option		ı			Facility - 20 o 3% Comp	ound Inflatio		ı			to 5% Comp	ound Inflatio			Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$7.63 \$7.67	\$9.74 \$9.77	\$11.44 \$11.55	\$12.85 \$12.96	\$15.75 \$15.86	\$17.67 \$17.81	\$11.52 \$11.70	\$14.88 \$15.13	\$17.75 \$18.02	\$20.34 \$20.71	\$25.60 \$26.07	\$29.03 \$29.57	\$23.06 \$23.30	\$30.19 \$30.55	\$36.39 \$36.81	\$42.35 \$42.86	\$54.26 \$54.95	\$61.76 \$62.55	25 26
27	\$7.74	\$9.85	\$11.62	\$13.02	\$16.00	\$17.95	\$11.86	\$15.39	\$18.33	\$21.06	\$26.54	\$30.12	\$23.61	\$30.91	\$37.25	\$43.36	\$55.64	\$63.35	27
28	\$7.78	\$9.93	\$11.70	\$13.14	\$16.11	\$18.10	\$12.06	\$15.64	\$18.64	\$21.42	\$26.99	\$30.66	\$23.88	\$31.27	\$37.69	\$43.91	\$56.33	\$64.17	28
29 30	\$7.82 \$7.86	\$9.98 \$10.02	\$11.77 \$11.86	\$13.25 \$13.32	\$16.25 \$16.36	\$18.28 \$18.43	\$12.23 \$12.41	\$15.89 \$16.14	\$18.98 \$19.29	\$21.79 \$22.15	\$27.46 \$27.98	\$31.20 \$31.78	\$24.18 \$24.47	\$31.64 \$32.00	\$38.13 \$38.58	\$44.44 \$44.98	\$57.04 \$57.76	\$65.01 \$65.84	29 30
30	\$7.86	\$10.02	\$11.86	\$13.43	\$16.51	\$18.43	\$12.41	\$16.14	\$19.29	\$22.52	\$27.98	\$31.78	\$24.47 \$24.76	\$32.00	\$39.05	\$45.54	\$57.76	\$66.68	31
32	\$7.93	\$10.18	\$12.02	\$13.54	\$16.61	\$18.71	\$12.82	\$16.65	\$19.94	\$22.91	\$29.00	\$32.94	\$25.04	\$32.76	\$39.52	\$46.08	\$59.22	\$67.55	32
33	\$8.01	\$10.25	\$12.09	\$13.61	\$16.72	\$18.86	\$13.02	\$16.90	\$20.27	\$23.30	\$29.51	\$33.56	\$25.34	\$33.15	\$40.00	\$46.66	\$59.98	\$68.42	33
34 35	\$8.04 \$8.08	\$10.29 \$10.36	\$12.20 \$12.28	\$13.72 \$13.83	\$16.87 \$16.98	\$19.01 \$19.15	\$13.25 \$13.46	\$17.21 \$17.48	\$20.59 \$20.95	\$23.72 \$24.10	\$30.04 \$30.55	\$34.17 \$34.74	\$25.63 \$25.93	\$33.56 \$33.95	\$40.48 \$40.94	\$47.24 \$47.81	\$60.73 \$61.51	\$69.28 \$70.19	34 35
36	\$8.15	\$10.30	\$12.41	\$14.01	\$17.23	\$19.40	\$13.76	\$17.81	\$21.40	\$24.61	\$31.20	\$35.50	\$26.27	\$34.43	\$41.48	\$48.47	\$62.37	\$70.19	36
37	\$8.21	\$10.60	\$12.60	\$14.18	\$17.48	\$19.69	\$14.05	\$18.13	\$21.83	\$25.11	\$31.86	\$36.27	\$26.64	\$34.89	\$42.06	\$49.12	\$63.24	\$72.21	37
38 39	\$8.32 \$8.39	\$10.71 \$10.83	\$12.75 \$12.89	\$14.37 \$14.55	\$17.70 \$17.95	\$19.94 \$20.23	\$14.33 \$14.63	\$18.49 \$18.86	\$22.26 \$22.69	\$25.65 \$26.21	\$32.54 \$33.23	\$37.07 \$37.86	\$26.99 \$27.37	\$35.36 \$35.84	\$42.63 \$43.21	\$49.81 \$50.49	\$64.14 \$65.04	\$73.27 \$74.32	38 39
40	\$8.48	\$10.03	\$13.06	\$14.55	\$18.17	\$20.23	\$14.03	\$19.22	\$23.17	\$26.75	\$33.95	\$38.70	\$27.73	\$36.30	\$43.79	\$51.18	\$65.95	\$75.36	40
41	\$8.59	\$11.08	\$13.21	\$14.91	\$18.43	\$20.79	\$15.28	\$19.59	\$23.64	\$27.30	\$34.69	\$39.52	\$28.08	\$36.78	\$44.36	\$51.86	\$66.89	\$76.44	41
42	\$8.65	\$11.21	\$13.36	\$15.10	\$18.68	\$21.06	\$15.60	\$19.94	\$24.10	\$27.87	\$35.40	\$40.39	\$28.45	\$37.28	\$44.98	\$52.59	\$67.84	\$77.53	42
43 44	\$8.73 \$8.79	\$11.32 \$11.44	\$13.54 \$13.68	\$15.28 \$15.46	\$18.91 \$19.15	\$21.33 \$21.61	\$15.92 \$16.25	\$20.34 \$20.75	\$24.58 \$25.08	\$28.45 \$29.03	\$36.16 \$36.93	\$41.27 \$42.18	\$28.81 \$29.21	\$37.79 \$38.30	\$45.59 \$46.21	\$53.32 \$54.04	\$68.78 \$69.75	\$78.66 \$79.78	43 44
45	\$8.90	\$11.59	\$13.83	\$15.46	\$19.15	\$21.87	\$16.25	\$20.75	\$25.60	\$29.65	\$37.75	\$43.08	\$29.57	\$38.81	\$46.83	\$54.80	\$70.74	\$80.90	45
46	\$9.06	\$11.79	\$14.16	\$16.00	\$19.83	\$22.41	\$17.48	\$22.23	\$26.75	\$30.80	\$38.74	\$44.20	\$30.04	\$39.42	\$47.60	\$55.72	\$71.89	\$82.24	46
47 48	\$9.20 \$9.37	\$12.06	\$14.44	\$16.36	\$20.30	\$22.94	\$18.39	\$23.35	\$27.95	\$32.00	\$39.71	\$45.35	\$30.51 \$30.99	\$40.04	\$48.36	\$56.61	\$73.09	\$83.61	47
48 49	\$9.37 \$9.51	\$12.28 \$12.53	\$14.77 \$15.06	\$16.72 \$17.09	\$20.79 \$21.26	\$23.49 \$23.99	\$19.33 \$20.30	\$24.53 \$25.81	\$29.21 \$30.55	\$33.23 \$34.54	\$40.73 \$41.77	\$46.52 \$47.71	\$30.99 \$31.46	\$40.70 \$41.33	\$49.12 \$49.91	\$57.52 \$58.46	\$74.28 \$75.51	\$84.98 \$86.41	48 49
50	\$9.71	\$12.75	\$15.39	\$17.45	\$21.71	\$24.53	\$21.33	\$27.11	\$31.92	\$35.88	\$42.86	\$48.94	\$31.97	\$41.98	\$50.71	\$59.41	\$76.74	\$87.85	50
51	\$9.85	\$12.99	\$15.67	\$17.81	\$22.18	\$25.08	\$22.41	\$28.49	\$33.37	\$37.25	\$43.95	\$50.21	\$32.47	\$42.63	\$51.51	\$60.37	\$78.01	\$89.30	51
52 53	\$10.02 \$10.18	\$13.21 \$13.46	\$16.00 \$16.29	\$18.17 \$18.54	\$22.63 \$23.10	\$25.63 \$26.18	\$23.52 \$24.73	\$29.92 \$31.46	\$34.89 \$36.49	\$38.70 \$40.17	\$45.07 \$46.21	\$51.51 \$52.84	\$32.98 \$33.49	\$43.33 \$44.02	\$52.34 \$53.17	\$61.35 \$62.33	\$79.31 \$80.61	\$90.78 \$92.31	52 53
54	\$10.32	\$13.68	\$16.61	\$18.91	\$23.57	\$26.68	\$25.99	\$33.04	\$38.16	\$41.74	\$47.42	\$54.21	\$34.03	\$44.70	\$54.01	\$63.35	\$81.95	\$93.81	54
55	\$10.50	\$13.94	\$16.90	\$19.22	\$24.03	\$27.22	\$27.33	\$34.74	\$39.86	\$43.36	\$48.61	\$55.64	\$34.57	\$45.43	\$54.83	\$64.36	\$83.33	\$95.42	55
56	\$11.52	\$15.13	\$18.24	\$20.79	\$26.07	\$29.54	\$28.66	\$36.46	\$41.82	\$45.46	\$51.59	\$59.08	\$36.02	\$47.42	\$57.30	\$67.36	\$87.33	\$100.08	56
57 58	\$12.53 \$13.54	\$16.33 \$17.48	\$19.56 \$20.84	\$22.33 \$23.88	\$28.08 \$30.12	\$31.89 \$34.21	\$30.08 \$31.56	\$38.27 \$40.14	\$43.83 \$45.97	\$47.67 \$49.99	\$54.73 \$58.10	\$62.74 \$66.61	\$37.51 \$39.05	\$49.48 \$51.61	\$59.87 \$62.55	\$70.47 \$73.74	\$91.58 \$96.00	\$104.98 \$110.10	57 58
59	\$14.55	\$18.68	\$22.18	\$25.45	\$32.14	\$36.52	\$33.12	\$42.12	\$48.22	\$52.41	\$61.65	\$70.74	\$40.70	\$53.87	\$65.37	\$77.18	\$100.62	\$115.51	59
60	\$15.56	\$19.87	\$23.49	\$26.96	\$34.13	\$38.88	\$34.74	\$44.20	\$50.57	\$54.95	\$65.40	\$75.11	\$42.39	\$56.22	\$68.30	\$80.76	\$105.47	\$121.14	60
61 62	\$16.59 \$17.59	\$21.06 \$22.26	\$24.84 \$26.14	\$28.53 \$30.08	\$36.16 \$38.19	\$41.20 \$43.51	\$36.49 \$38.37	\$46.37 \$48.68	\$53.03 \$55.67	\$57.62 \$60.42	\$69.42 \$73.74	\$79.75 \$84.63	\$44.17 \$45.97	\$58.68 \$61.21	\$71.39 \$74.63	\$84.52 \$88.42	\$110.58 \$115.94	\$127.08 \$133.31	61 62
63	\$19.44	\$24.61	\$28.92	\$33.31	\$42.28	\$48.17	\$40.54	\$51.40	\$58.75	\$63.75	\$79.42	\$91.11	\$49.29	\$65.55	\$79.81	\$94.37	\$123.33	\$141.63	63
64	\$21.29	\$26.96	\$31.71	\$36.52	\$46.41	\$52.89	\$42.83	\$54.26	\$62.01	\$67.26	\$85.57	\$98.05	\$52.89	\$70.19	\$85.36	\$100.70	\$131.19	\$150.52	64
65 66	\$23.14 \$24.98	\$29.31 \$31.67	\$34.49 \$37.25	\$39.71 \$42.94	\$50.49 \$54.59	\$57.56 \$62.22	\$45.21 \$47.75	\$57.30 \$60.48	\$65.46 \$69.07	\$70.94 \$74.86	\$92.20 \$99.32	\$105.55 \$113.62	\$56.73 \$60.85	\$75.13 \$80.47	\$91.30 \$97.62	\$107.44 \$114.63	\$139.54 \$148.40	\$159.92 \$169.90	65 66
67	\$26.83	\$34.03	\$40.04	\$46.15	\$58.68	\$66.89	\$50.43	\$63.89	\$72.89	\$78.94	\$107.00	\$122.26	\$65.26	\$86.18	\$104.47	\$122.30	\$157.81	\$180.51	67
68	\$30.44	\$38.74	\$45.65	\$52.48	\$66.58	\$75.83	\$54.32	\$69.42	\$80.17	\$87.85	\$117.32	\$133.82	\$71.16	\$94.15	\$114.24	\$133.20	\$171.00	\$195.21	68
69	\$34.10	\$43.44	\$51.25	\$58.85	\$74.46	\$84.74	\$58.53	\$75.47	\$88.18	\$97.77	\$128.61	\$146.46	\$77.59	\$102.84	\$124.92	\$145.08	\$185.26	\$211.10	69
70 71	\$37.71 \$41.37	\$48.14 \$52.84	\$56.87 \$62.46	\$65.20 \$71.55	\$82.36 \$90.23	\$93.65 \$102.58	\$63.04 \$67.94	\$82.02 \$89.15	\$97.01 \$106.71	\$108.81 \$121.07	\$140.98 \$154.56	\$160.28 \$175.45	\$84.63 \$92.26	\$112.32 \$122.67	\$136.62 \$149.38	\$158.04 \$172.12	\$200.70 \$217.47	\$228.30 \$246.87	70 71
72	\$44.98	\$57.56	\$68.08	\$77.90	\$98.13	\$111.49	\$73.20	\$96.93	\$117.38	\$134.69	\$169.40	\$192.06	\$100.55	\$133.96	\$163.32	\$187.49	\$235.60	\$266.95	72
73	\$51.56	\$66.27	\$78.66	\$89.73	\$112.50	\$127.59	\$81.09	\$107.79	\$130.88	\$149.79	\$187.68	\$212.47	\$110.40	\$147.64	\$180.44	\$206.58	\$258.52	\$292.47	73
74 75	\$58.10 \$64.61	\$75.00 \$83.72	\$89.27 \$99.86	\$101.58 \$113.40	\$126.88 \$141.24	\$143.70 \$159.81	\$89.79 \$99.47	\$119.88 \$133.31	\$145.94 \$162.74	\$166.57 \$185.26	\$207.92 \$230.32	\$235.05 \$260.03	\$121.22 \$133.09	\$162.74 \$179.36	\$199.34 \$220.23	\$227.56 \$250.69	\$283.64 \$311.22	\$320.42 \$351.03	74 75
76	\$71.16	\$92.45	\$110.47	\$125.20	\$155.61	\$175.92	\$110.17	\$148.26	\$181.45	\$206.02	\$255.15	\$287.65	\$146.16	\$197.67	\$243.31	\$276.18	\$341.48	\$384.59	76
77	\$77.71	\$101.13	\$121.07	\$137.04	\$169.98	\$192.03	\$122.02	\$164.93	\$202.35	\$229.09	\$282.65	\$318.23	\$160.53	\$217.83	\$268.83	\$304.27	\$374.67	\$421.38	77
78 79	\$83.75 \$89.76	\$109.21 \$117.29	\$130.96 \$140.84	\$148.15 \$159.27	\$183.53 \$197.01	\$207.05 \$222.07	\$129.73 \$137.90	\$175.78 \$187.33	\$216.03 \$230.61	\$244.43 \$260.80	\$301.16 \$320.85	\$338.61 \$360.31	\$169.47 \$178.92	\$230.49 \$243.89	\$284.91 \$301.92	\$322.26 \$341.29	\$396.20 \$418.98	\$444.96 \$469.86	78 79
79 80	\$95.81	\$117.29	\$140.84	\$159.27	\$210.55	\$222.07	\$137.90	\$187.33	\$230.61	\$278.28	\$320.85	\$383.38	\$178.92	\$258.05	\$301.92	\$341.29	\$443.06	\$496.18	80
81	\$101.85	\$133.38	\$160.64	\$181.49	\$224.06	\$252.12	\$155.83	\$212.76	\$262.86	\$296.93	\$364.20	\$407.94	\$199.44	\$273.03	\$339.05	\$382.80	\$468.49	\$523.95	81
82	\$107.90	\$141.43	\$170.52	\$192.60	\$237.60	\$267.16	\$165.67	\$226.74	\$280.60 \$299.46	\$316.79	\$388.03	\$434.07	\$210.55	\$288.88	\$359.32	\$405.40	\$495.39	\$553.27	82 83
83 84	\$115.83 \$123.76	\$152.10 \$162.77	\$183.67 \$196.85	\$207.44 \$222.29	\$255.73 \$273.90	\$287.33 \$307.53	\$176.20 \$187.38	\$241.65 \$257.54	\$299.46 \$319.58	\$337.97 \$360.59	\$413.65 \$440.98	\$462.34 \$492.46	\$222.86 \$235.90	\$306.22 \$324.57	\$381.33 \$404.71	\$430.13 \$456.34	\$525.14 \$556.66	\$586.00 \$620.62	83 84
85	\$131.70	\$173.43	\$209.98	\$237.16	\$292.07	\$327.73	\$199.31	\$274.47	\$341.05	\$384.70	\$470.13	\$524.56	\$249.68	\$344.06	\$429.52	\$484.14	\$590.11	\$657.33	85
86	\$139.61	\$184.10	\$223.16	\$252.00	\$310.25	\$347.92	\$211.94	\$292.50	\$363.96	\$410.44	\$501.18	\$558.73	\$264.28	\$364.68	\$455.82	\$513.63	\$625.55	\$696.20	86
87 88	\$147.53 \$155.03	\$194.77 \$204.59	\$236.28 \$248.31	\$266.84 \$280.45	\$328.38 \$345.36	\$368.09 \$387.12	\$225.35 \$235.47	\$311.69 \$325.80	\$388.39 \$406.08	\$437.91 \$457.89	\$534.22 \$558.81	\$595.18 \$622.62	\$279.69 \$291.20	\$386.55 \$402.33	\$483.76 \$503.59	\$544.94 \$567.32	\$663.13 \$690.64	\$737.39 \$768.10	87 88
88 89	\$155.03 \$162.53	\$204.59 \$214.40	\$248.31 \$260.30	\$280.45 \$294.11	\$345.36 \$362.29	\$387.12 \$406.17	\$235.47 \$246.02	\$325.80 \$340.55	\$406.08	\$457.89 \$478.77	\$558.81 \$584.54	\$622.62 \$651.31	\$291.20 \$303.18	\$402.33 \$418.75	\$503.59 \$524.27	\$567.32 \$590.59	\$690.64 \$719.30	\$768.10	88 89
90	\$169.98	\$224.17	\$272.31	\$307.70	\$379.22	\$425.20	\$257.07	\$355.95	\$443.96	\$500.60	\$611.43	\$681.37	\$315.67	\$435.87	\$545.77	\$614.83	\$749.12	\$833.39	90
91	\$177.48	\$233.96	\$284.29	\$321.32	\$396.17	\$444.24	\$268.62	\$372.06	\$464.18	\$523.44	\$639.56	\$712.77	\$328.67	\$453.69	\$568.14	\$640.07	\$780.22	\$868.10	91
92 93	\$184.96 \$189.96	\$243.78 \$250.15	\$296.31 \$304.01	\$334.97 \$343.72	\$413.11 \$424.16	\$463.28 \$475.56	\$280.68 \$287.40	\$388.85 \$398.13	\$485.33 \$496.82	\$547.33 \$560.32	\$669.02 \$685.02	\$745.69 \$763.35	\$342.16 \$349.38	\$472.25 \$481.74	\$591.45 \$603.14	\$666.33 \$679.60	\$812.58 \$828.94	\$904.26 \$922.22	92 93
94	\$194.96	\$256.56	\$311.72	\$352.52	\$435.16	\$487.86	\$294.32	\$407.61	\$508.60	\$573.64	\$701.41	\$781.42	\$356.77	\$491.39	\$615.05	\$693.10	\$845.66	\$940.53	94
95	\$199.99	\$262.93	\$319.44	\$361.31	\$446.19	\$500.12	\$301.37	\$417.32	\$520.65	\$587.29	\$718.21	\$799.91	\$364.29	\$501.24	\$627.21	\$706.84	\$862.71	\$959.21	95
96	\$204.98	\$269.30	\$327.15	\$370.12	\$457.20	\$512.43	\$308.61	\$427.26	\$533.00	\$601.26	\$735.41	\$818.84	\$371.95	\$511.30	\$639.60	\$720.89	\$880.08	\$978.24	96
97 98	\$209.98 \$214.98	\$275.70 \$282.07	\$334.86 \$342.56	\$378.87 \$387.67	\$468.20 \$479.25	\$524.73 \$537.02	\$315.99 \$323.57	\$437.47 \$447.93	\$545.60 \$558.48	\$615.54 \$630.12	\$752.96 \$770.95	\$838.25 \$858.12	\$379.80 \$387.84	\$521.53 \$531.95	\$652.23 \$665.12	\$735.23 \$749.86	\$897.82 \$915.91	\$997.69 \$1,017.52	97 98
99	\$219.96	\$288.45	\$350.27	\$396.46	\$490.24	\$549.32	\$331.31	\$458.65	\$571.64	\$645.05	\$789.39	\$878.46	\$396.06	\$542.59	\$678.26	\$764.76		\$1,037.76	99
100+	\$224.96	\$294.85	\$358.00	\$405.26	\$501.29	\$561.59	\$339.23	\$469.62	\$585.15	\$660.37	\$808.23	\$899.27	\$404.47	\$553.45	\$691.66	\$779.96	\$953.19	\$1,058.39	100+

ļ				A	nnual Premi	um per \$300	Monthly Be	nefit Amoun			crease (Re	sulting in 23.	12% Cumul	ative Increas	se)				
Issue			Future Purcl	hase Option	1			Aı	Facility - 2 uto 3% Com		on			Aı	uto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$28.67	\$36.57	\$42.96	\$48.25	\$59.12	\$66.34	\$43.22	\$55.86	\$66.61	\$76.37	\$96.10	\$109.00	\$86.58	\$113.36	\$136.61	\$159.04	\$203.74	\$231.88	25
26	\$28.81	\$36.70	\$43.36	\$48.66	\$59.54	\$66.88	\$43.91	\$56.83	\$67.69	\$77.76	\$97.86	\$111.05	\$87.54	\$114.72	\$138.24	\$160.93	\$206.34	\$234.88	26
27 28	\$29.09 \$29.22	\$36.97 \$37.25	\$43.63 \$43.91	\$48.92 \$49.35	\$60.08 \$60.48	\$67.42 \$67.96	\$44.58 \$45.26	\$57.76 \$58.72	\$68.78 \$70.01	\$79.11 \$80.47	\$99.62 \$101.40	\$113.08 \$115.13	\$88.62 \$89.71	\$116.08 \$117.44	\$139.87 \$141.49	\$162.84 \$164.88	\$208.91 \$211.50	\$237.86 \$240.98	27 28
29	\$29.37	\$37.52	\$44.18	\$49.76	\$61.03	\$68.64	\$45.95	\$59.68	\$71.23	\$81.83	\$103.16	\$117.17	\$90.80	\$118.79	\$143.13	\$166.91	\$214.21	\$244.12	29
30	\$29.51	\$37.65	\$44.58	\$50.02	\$61.44	\$69.18	\$46.63	\$60.62	\$72.44	\$83.18	\$105.07	\$119.33	\$91.88	\$120.16	\$144.90	\$168.96	\$216.93	\$247.24	30
31	\$29.64	\$37.92	\$44.85	\$50.44	\$61.98	\$69.73	\$47.30	\$61.57	\$73.67	\$84.54	\$106.97	\$121.52	\$92.97	\$121.52	\$146.65	\$170.99	\$219.66	\$250.38	31
32	\$29.77	\$38.19	\$45.13	\$50.83	\$62.38	\$70.28	\$48.12	\$62.53	\$74.89	\$86.04	\$108.87	\$123.69	\$94.06	\$123.01	\$148.43	\$173.03	\$222.36	\$253.63	32
33 34	\$30.04 \$30.18	\$38.46 \$38.60	\$45.40 \$45.80	\$51.11 \$51.51	\$62.79 \$63.35	\$70.82 \$71.37	\$48.92 \$49.76	\$63.48 \$64.56	\$76.11 \$77.34	\$87.54 \$89.02	\$110.79 \$112.81	\$126.00 \$128.31	\$95.15 \$96.24	\$124.50 \$126.00	\$150.19 \$151.96	\$175.20 \$177.38	\$225.21 \$228.08	\$256.90 \$260.15	33 34
35	\$30.10	\$38.87	\$46.08	\$51.92	\$63.76	\$71.90	\$50.57	\$65.65	\$78.69	\$90.53	\$114.72	\$130.48	\$97.33	\$127.50	\$153.73	\$177.55	\$230.93	\$263.56	35
36	\$30.58	\$39.29	\$46.63	\$52.59	\$64.70	\$72.85	\$51.66	\$66.88	\$80.34	\$92.43	\$117.17	\$133.33	\$98.69	\$129.26	\$155.77	\$182.00	\$234.19	\$267.37	36
37	\$30.86	\$39.84	\$47.30	\$53.29	\$65.65	\$73.95	\$52.74	\$68.09	\$81.96	\$94.33	\$119.62	\$136.19	\$100.04	\$131.03	\$157.94	\$184.44	\$237.46	\$271.17	37
38	\$31.26	\$40.24	\$47.85	\$53.96	\$66.47	\$74.89	\$53.83	\$69.45	\$83.60	\$96.37	\$122.20	\$139.19	\$101.40	\$132.80	\$160.12	\$187.03	\$240.85	\$275.11	38
39 40	\$31.53 \$31.80	\$40.64 \$41.19	\$48.38 \$49.06	\$54.64 \$55.31	\$67.42 \$68.23	\$75.98 \$77.08	\$54.91 \$56.15	\$70.82 \$72.17	\$85.22 \$87.00	\$98.40 \$100.46	\$124.79 \$127.50	\$142.18 \$145.30	\$102.76 \$104.12	\$134.56 \$136.32	\$162.29 \$164.46	\$189.61 \$192.20	\$244.25 \$247.66	\$279.05 \$282.99	39 40
41	\$32.21	\$41.19	\$49.61	\$55.99	\$69.18	\$78.02	\$57.37	\$73.53	\$88.76	\$100.46	\$130.21	\$148.43	\$104.12	\$138.11	\$166.65	\$192.20	\$251.18	\$287.07	41
42	\$32.49	\$42.12	\$50.15	\$56.67	\$70.15	\$79.11	\$58.58	\$74.89	\$90.53	\$104.66	\$132.94	\$151.69	\$106.84	\$140.00	\$168.96	\$197.50	\$254.72	\$291.15	42
43	\$32.76	\$42.55	\$50.83	\$57.37	\$70.95	\$80.06	\$59.81	\$76.37	\$92.30	\$106.84	\$135.79	\$154.97	\$108.20	\$141.91	\$171.26	\$200.21	\$258.25	\$295.36	43
44	\$33.03	\$42.96	\$51.37	\$58.04	\$71.90	\$81.15	\$61.03	\$77.89	\$94.20	\$109.00	\$138.64	\$158.35	\$109.69	\$143.80	\$173.58	\$202.93	\$261.91	\$299.57	44
45 46	\$33.45 \$33.98	\$43.50 \$44.31	\$51.92 \$53.15	\$58.72 \$60.08	\$72.72 \$74.49	\$82.10 \$84.14	\$62.53 \$65.65	\$79.38 \$83.47	\$96.10 \$100.46	\$111.32 \$115.68	\$141.78	\$161.75 \$165.96	\$111.05 \$112.81	\$145.72	\$175.90 \$178.74	\$205.80 \$209.19	\$265.59 \$269.94	\$303.77 \$308.81	45 46
46 47	\$33.98 \$34.51	\$44.31 \$45.26	\$53.15 \$54.24	\$60.08 \$61.44	\$74.49 \$76.24	\$84.14 \$86.17	\$65.65 \$69.05	\$83.47 \$87.67	\$100.46 \$104.93	\$115.68 \$120.16	\$145.43 \$149.10	\$165.96 \$170.31	\$112.81 \$114.59	\$148.03 \$150.33	\$178.74 \$181.58	\$209.19 \$212.59	\$269.94 \$274.43	\$308.81	46 47
48	\$35.21	\$46.08	\$55.44	\$62.79	\$78.02	\$88.22	\$72.59	\$92.15	\$109.69	\$124.79	\$152.91	\$174.66	\$116.35	\$150.33	\$184.44	\$215.98	\$278.91	\$319.14	48
49	\$35.74	\$47.03	\$56.54	\$64.15	\$79.78	\$90.12	\$76.24	\$96.92	\$114.72	\$129.67	\$156.85	\$179.15	\$118.11	\$155.23	\$187.43	\$219.52	\$283.53	\$324.44	49
50	\$36.44	\$47.85	\$57.76	\$65.51	\$81.55	\$92.15	\$80.06	\$101.81	\$119.88	\$134.71	\$160.93	\$183.77	\$120.01	\$157.67	\$190.43	\$223.06	\$288.17	\$329.87	50
51	\$36.97	\$48.79	\$58.85	\$66.88	\$83.33	\$94.20	\$84.14	\$106.97	\$125.33	\$139.87	\$165.01	\$188.51	\$121.92	\$160.12	\$193.42	\$226.73	\$292.91	\$335.33	51
52 53	\$37.65 \$38.19	\$49.61 \$50.57	\$60.08 \$61.17	\$68.23 \$69.59	\$84.95 \$86.72	\$96.24 \$98.27	\$88.35 \$92.83	\$112.40 \$118.11	\$131.03 \$137.01	\$145.30 \$150.86	\$169.23 \$173.58	\$193.42 \$198.44	\$123.82 \$125.72	\$162.71 \$165.29	\$196.54 \$199.67	\$230.38 \$234.06	\$297.81 \$302.71	\$340.89 \$346.60	52 53
54	\$38.74	\$51.37	\$62.38	\$70.95	\$88.49	\$100.17	\$97.60	\$124.10	\$143.26	\$156.72	\$178.05	\$203.61	\$127.78	\$167.86	\$202.80	\$237.86	\$307.74	\$352.32	54
55	\$39.42	\$52.33	\$63.48	\$72.17	\$90.25	\$102.21	\$102.63	\$130.48	\$149.65	\$162.84	\$182.55	\$208.91	\$129.80	\$170.58	\$205.93	\$241.67	\$312.89	\$358.28	55
56	\$43.22	\$56.83	\$68.50	\$78.02	\$97.86	\$110.92	\$107.65	\$136.87	\$156.99	\$170.72	\$193.69	\$221.83	\$135.25	\$178.05	\$215.16	\$252.95	\$327.98	\$375.83	56
57	\$47.03	\$61.30	\$73.40	\$83.86	\$105.47	\$119.75	\$112.94	\$143.67	\$164.60	\$179.01	\$205.50	\$235.55	\$140.81	\$185.81	\$224.82	\$264.65	\$343.87	\$394.18	57
58 59	\$50.83 \$54.64	\$65.65 \$70.15	\$78.30 \$83.33	\$89.71 \$95.55	\$113.08 \$120.70	\$128.45 \$137.14	\$118.53 \$124.37	\$150.73 \$158.22	\$172.62 \$181.05	\$187.71 \$196.83	\$218.15 \$231.47	\$250.10 \$265.59	\$146.65 \$152.78	\$193.82 \$202.26	\$234.88 \$245.47	\$276.87 \$289.78	\$360.47 \$377.86	\$413.47 \$433.73	58 59
60	\$58.45	\$70.13	\$88.22	\$101.27	\$120.70	\$137.14	\$130.48	\$165.96	\$189.89	\$206.34	\$245.60	\$282.04	\$152.76	\$211.09	\$256.48	\$303.24	\$396.08	\$454.93	60
61	\$62.25	\$79.11	\$93.23	\$107.11	\$135.79	\$154.68	\$137.01	\$174.11	\$199.12	\$216.39	\$260.70	\$299.43	\$165.83	\$220.34	\$268.04	\$317.38	\$415.24	\$477.22	61
62	\$66.06	\$83.60	\$98.14	\$112.94	\$143.40	\$163.38	\$144.07	\$182.81	\$209.06	\$226.86	\$276.87	\$317.79	\$172.62	\$229.85	\$280.26	\$332.06	\$435.36	\$500.60	62
63 64	\$72.99 \$79.92	\$92.43	\$108.60 \$119.07	\$125.05 \$137.14	\$158.77	\$180.90 \$198.58	\$152.24	\$193.02	\$220.60 \$232.83	\$239.36 \$252.53	\$298.21 \$321.33	\$342.12 \$368.21	\$185.12 \$198.58	\$246.14 \$263.56	\$299.70 \$320.50	\$354.34	\$463.07 \$492.58	\$531.87 \$565.15	63 64
65	\$86.86	\$101.27 \$110.09	\$119.07	\$137.14	\$174.25 \$189.61	\$216.12	\$160.80 \$169.77	\$203.74 \$215.16	\$232.83	\$252.53	\$346.19	\$396.35	\$212.99	\$282.17	\$342.80	\$378.12 \$403.42	\$523.98	\$600.51	65
66	\$93.79	\$118.94	\$139.87	\$161.19	\$204.97	\$233.66	\$179.28	\$227.13	\$259.33	\$281.08	\$372.96	\$426.67	\$228.48	\$302.16	\$366.58	\$430.46	\$557.27	\$638.01	66
67	\$100.72	\$127.78	\$150.33	\$173.30	\$220.34	\$251.18	\$189.35	\$239.92	\$273.76	\$296.45	\$401.78	\$459.14	\$245.08	\$323.64	\$392.27	\$459.27	\$592.61	\$677.84	67
68	\$114.32	\$145.43	\$171.39	\$197.09	\$249.96	\$284.76	\$204.02	\$260.70	\$301.07	\$329.87	\$440.53	\$502.51	\$267.24	\$353.54	\$428.97	\$500.19	\$642.09	\$733.03	68
69	\$128.04	\$163.11	\$192.47	\$221.01	\$279.59	\$318.20	\$219.79	\$283.39	\$331.09	\$367.12	\$482.94	\$549.95	\$291.42	\$386.16	\$469.07	\$544.77	\$695.64	\$792.69	69
70 71	\$141.63 \$155.36	\$180.77 \$198.44	\$213.53 \$234.60	\$244.79 \$268.72	\$309.23 \$338.86	\$351.63 \$385.21	\$236.78 \$255.12	\$308.01 \$334.78	\$364.28 \$400.70	\$408.59 \$454.66	\$529.42 \$580.39	\$601.86 \$658.81	\$317.79 \$346.47	\$421.76 \$460.65	\$512.97 \$560.95	\$593.44 \$646.32	\$753.69 \$816.61	\$857.25 \$926.98	70 71
72	\$168.96	\$216.12	\$255.67	\$292.50	\$368.48	\$418.63	\$274.84	\$364.00	\$440.79	\$505.77	\$636.11	\$721.20	\$377.59	\$503.05	\$613.27	\$704.08	\$884.72		72
73	\$193.55	\$248.87	\$295.36	\$336.96	\$422.44	\$479.13	\$304.47	\$404.78	\$491.49	\$562.44	\$704.75	\$797.87	\$414.56	\$554.43	\$677.56	\$775.71		\$1,098.24	73
74	\$218.15	\$281.63	\$335.20	\$381.40	\$476.41	\$539.61	\$337.22	\$450.16	\$548.03	\$625.52	\$780.74	\$882.67	\$455.20	\$611.11	\$748.52	\$854.54	\$1,065.08	\$1,203.18	74
75	\$242.62	\$314.40	\$375.01	\$425.84	\$530.37	\$600.10	\$373.51	\$500.60	\$611.11	\$695.64	\$864.88	\$976.45	\$499.78	\$673.48	\$826.94	\$941.39			75
76 77	\$267.24 \$291.82	\$347.15 \$379.77	\$414.82 \$454.66	\$470.16 \$514.60	\$584.33 \$638.29	\$660.57 \$721.06	\$413.76 \$458.20	\$556.74 \$619.26	\$681.38 \$759.81	\$773.67 \$860.25	\$958.11 \$1,061.41	\$1,080.18	\$548.86 \$602.81	\$742.27 \$817.98	\$913.66 \$1.009.48				76 77
78	\$314.53	\$410.08	\$491.77	\$556.34	\$689.12	\$777.47	\$487.14	\$660.03	\$811.19	\$917.88			\$636.39	\$865.55	\$1,069.85	\$1,210.11			78
79	\$337.09	\$440.39	\$528.88	\$598.06	\$739.82	\$833.87	\$517.86	\$703.40	\$865.96	\$979.31	\$1,204.82		\$671.87	\$915.85	+ .,				79
80	\$359.79	\$470.55	\$565.98	\$639.78	\$790.66	\$890.28	\$550.48	\$749.62	\$924.53	\$1,044.97	\$1,283.65		\$709.38	\$968.98			\$1,663.68		80
81	\$382.49	\$500.86	\$603.24	\$681.52	\$841.36	\$946.69	\$585.14	\$798.94	\$987.06				\$748.92		\$1,273.18				81
82 83	\$405.18 \$434.95	\$531.04 \$571.14	\$640.32 \$689.67	\$723.24 \$778.97	\$892.19	\$1,003.24 \$1.078.96	\$622.11 \$661.67	\$851.42 \$907.41	\$1,053.66	\$1,189.58 \$1,269.10			\$790.66 \$836.86			\$1,522.32 \$1,615.16			82 83
84	\$464.72	\$611.24	\$739.15	\$834.71		\$1,078.96	\$703.66	\$907.41	\$1,124.48			\$1,736.13	\$885.80						84
85	\$494.48	\$651.20	\$788.48	\$890.56		\$1,230.64	\$748.39	\$1,030.70					\$937.59						85
86	\$524.25	\$691.29	\$837.96	\$946.29	\$1,164.99	\$1,306.48	\$795.82	\$1,098.38	\$1,366.70	\$1,541.22	\$1,881.98	\$2,098.07	\$992.36	\$1,369.41	\$1,711.67	\$1,928.73	\$2,348.99	\$2,614.31	86
87	\$554.02	\$731.40				\$1,382.19	\$846.25			\$1,644.38			\$1,050.27			\$2,046.30			87
88	\$582.14	\$768.23			\$1,296.83						\$2,098.37		\$1,093.50		\$1,891.08				88
89 90	\$610.30 \$638.29	\$805.07 \$841.77			\$1,360.44 \$1,424.05	\$1,525.18 \$1.596.68			\$1,594.36 \$1,667.09				\$1,138.48 \$1.185.38		\$1,968.68 \$2,049.43				89 90
90	\$638.29 \$666.42	\$841.77 \$878.60				\$1,596.68	\$965.32	\$1,336.65			\$2,296.00		\$1,185.38						90
92	\$694.56		\$1,112.65			\$1,739.66		\$1,460.20	\$1,743.07		\$2,401.01	\$2,870.37	\$1,284.87	\$1,703.04	\$2,133.42		\$3.051.31		92
93	\$713.32	\$939.36			\$1,592.73	\$1,785.74	\$1,079.22		\$1,865.67		\$2,572.32		\$1,311.91	\$1,808.97		\$2,551.93		\$3,463.02	93
94	\$732.07					\$1,831.96		\$1,530.60					\$1,339.64						94
95	\$750.98					\$1,878.03			\$1,955.10				\$1,367.93		\$2,355.25				95
96			\$1,228.47	\$1,389.79		\$1,924.23	\$1,158.87				\$2,761.53		\$1,396.73						96
97 98		\$1,035.32		\$1,422.70		\$1,970.46 \$2.016.53			\$2,048.76 \$2,097.14		\$2,827.44		\$1,426.23					\$3,746.42	97 98
98					\$1,799.61				\$2,097.14						\$2,497.57				98
						\$2,108.84				\$2,479.76					\$2,597.19				100+

ļ.				Мо	nthly Premiu	m per \$300	Monthly Ber					ulting in 23.	12% Cumula	tive Increase	e)				
Issue		F	Future Purch	ase Option		1				EP - 50% F ound Inflatio				Aut	to 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$3.34 \$3.35	\$4.07 \$4.10	\$4.70 \$4.74	\$5.22 \$5.26	\$6.36 \$6.40	\$7.12 \$7.17	\$5.00 \$5.06	\$6.18 \$6.28	\$7.23 \$7.36	\$8.20 \$8.34	\$10.23 \$10.42	\$11.61 \$11.82	\$9.64 \$9.75	\$12.16 \$12.30	\$14.37 \$14.54	\$16.56 \$16.76	\$21.06 \$21.34	\$23.91 \$24.22	25 26
27	\$3.37	\$4.13	\$4.77	\$5.30	\$6.45	\$7.24	\$5.14	\$6.38	\$7.48	\$8.48	\$10.60	\$12.04	\$9.86	\$12.44	\$14.72	\$16.97	\$21.61	\$24.52	27
28	\$3.39	\$4.15	\$4.80	\$5.34	\$6.50	\$7.30	\$5.21	\$6.48	\$7.60	\$8.61	\$10.79	\$12.23	\$9.97	\$12.60	\$14.89	\$17.19	\$21.89	\$24.85	28
29 30	\$3.42 \$3.43	\$4.17 \$4.21	\$4.83 \$4.88	\$5.38 \$5.41	\$6.55 \$6.61	\$7.36 \$7.41	\$5.28 \$5.37	\$6.57 \$6.68	\$7.72 \$7.84	\$8.75 \$8.90	\$10.97 \$11.17	\$12.45 \$12.68	\$10.09 \$10.22	\$12.75 \$12.89	\$15.06 \$15.24	\$17.38 \$17.59	\$22.15 \$22.43	\$25.16 \$25.49	29 30
31	\$3.45	\$4.23	\$4.90	\$5.45	\$6.66	\$7.48	\$5.45	\$6.80	\$7.97	\$9.06	\$11.37	\$12.90	\$10.34	\$13.04	\$15.43	\$17.81	\$22.72	\$25.82	31
32	\$3.46	\$4.26	\$4.93	\$5.49	\$6.72	\$7.53	\$5.55	\$6.91	\$8.10	\$9.20	\$11.56	\$13.13	\$10.47	\$13.20	\$15.62	\$18.02	\$23.01	\$26.15	32
33 34	\$3.48 \$3.49	\$4.28 \$4.31	\$4.97 \$5.01	\$5.55 \$5.58	\$6.76 \$6.81	\$7.59 \$7.64	\$5.63 \$5.71	\$7.02 \$7.13	\$8.24 \$8.37	\$9.35 \$9.50	\$11.76 \$11.97	\$13.36 \$13.58	\$10.59 \$10.71	\$13.36 \$13.52	\$15.79 \$15.98	\$18.24 \$18.47	\$23.29 \$23.60	\$26.49 \$26.83	33 34
35	\$3.53	\$4.33	\$5.04	\$5.62	\$6.86	\$7.71	\$5.80	\$7.24	\$8.50	\$9.69	\$12.17	\$13.83	\$10.84	\$13.68	\$16.18	\$18.70	\$23.87	\$27.19	35
36 37	\$3.56	\$4.39	\$5.10	\$5.69	\$6.96	\$7.82	\$5.91	\$7.39	\$8.66	\$9.87	\$12.42	\$14.12	\$10.98	\$13.87	\$16.40	\$18.96	\$24.21	\$27.56	36
38	\$3.58 \$3.61	\$4.44 \$4.50	\$5.17 \$5.24	\$5.77 \$5.83	\$7.05 \$7.15	\$7.93 \$8.04	\$6.02 \$6.14	\$7.53 \$7.68	\$8.84 \$9.02	\$10.08 \$10.30	\$12.68 \$12.95	\$14.42 \$14.73	\$11.12 \$11.28	\$14.05 \$14.23	\$16.63 \$16.85	\$19.22 \$19.47	\$24.54 \$24.89	\$27.96 \$28.35	37 38
39	\$3.66	\$4.55	\$5.29	\$5.91	\$7.24	\$8.15	\$6.26	\$7.83	\$9.20	\$10.50	\$13.22	\$15.04	\$11.43	\$14.42	\$17.07	\$19.74	\$25.24	\$28.76	39
40	\$3.69	\$4.59	\$5.36	\$5.99	\$7.35	\$8.26	\$6.38	\$7.98	\$9.38	\$10.72	\$13.51	\$15.36	\$11.57	\$14.62	\$17.31	\$20.02	\$25.60	\$29.17	40
41 42	\$3.72 \$3.77	\$4.65 \$4.69	\$5.43 \$5.49	\$6.05 \$6.14	\$7.43 \$7.53	\$8.37 \$8.49	\$6.50 \$6.62	\$8.14 \$8.29	\$9.57 \$9.76	\$10.95 \$11.17	\$13.79 \$14.08	\$15.70 \$16.03	\$11.73 \$11.89	\$14.80 \$15.01	\$17.53 \$17.77	\$20.29 \$20.57	\$25.96 \$26.32	\$29.58 \$30.01	41 42
43	\$3.81	\$4.74	\$5.56	\$6.20	\$7.63	\$8.60	\$6.75	\$8.47	\$9.96	\$11.41	\$14.39	\$16.37	\$12.06	\$15.21	\$18.00	\$20.85	\$26.70	\$30.43	43
44	\$3.84	\$4.79	\$5.62	\$6.29	\$7.73	\$8.71	\$6.87	\$8.62	\$10.16	\$11.64	\$14.68	\$16.72	\$12.21	\$15.42	\$18.24	\$21.14	\$27.08	\$30.87	44
45 46	\$3.89 \$3.94	\$4.84 \$4.95	\$5.69 \$5.81	\$6.37 \$6.50	\$7.82 \$8.02	\$8.82 \$9.03	\$7.01 \$7.31	\$8.79 \$9.18	\$10.36 \$10.75	\$11.86 \$12.27	\$15.00 \$15.37	\$17.08 \$17.52	\$12.38 \$12.57	\$15.63 \$15.87	\$18.49 \$18.79	\$21.44 \$21.78	\$27.45 \$27.91	\$31.32 \$31.85	45 46
47	\$4.02	\$5.05	\$5.93	\$6.64	\$8.20	\$9.25	\$7.63	\$9.57	\$11.18	\$12.67	\$15.77	\$17.98	\$12.77	\$16.13	\$19.09	\$22.14	\$28.39	\$32.37	47
48 49	\$4.09 \$4.15	\$5.15 \$5.25	\$6.05 \$6.18	\$6.80 \$6.94	\$8.38 \$8.58	\$9.46 \$9.69	\$7.97 \$8.31	\$9.97 \$10.41	\$11.61 \$12.07	\$13.09 \$13.52	\$16.18 \$16.60	\$18.45 \$18.93	\$12.96 \$13.18	\$16.38 \$16.65	\$19.39 \$19.70	\$22.50 \$22.86	\$28.85 \$29.32	\$32.91 \$33.47	48 49
50	\$4.15 \$4.22	\$5.25 \$5.34	\$6.18	\$7.09	\$8.76	\$9.88	\$8.66	\$10.41	\$12.07 \$12.54	\$13.52	\$17.02	\$18.93	\$13.18	\$16.91	\$20.02	\$23.24	\$29.32 \$29.80	\$33.47	50
51	\$4.29	\$5.44	\$6.44	\$7.24	\$8.95	\$10.10	\$9.06	\$11.31	\$13.02	\$14.42	\$17.46	\$19.92	\$13.58	\$17.20	\$20.34	\$23.62	\$30.30	\$34.58	51
52 53	\$4.35 \$4.44	\$5.55 \$5.64	\$6.56 \$6.68	\$7.38 \$7.52	\$9.14 \$9.33	\$10.32 \$10.54	\$9.44 \$9.85	\$11.79 \$12.30	\$13.53 \$14.06	\$14.90 \$15.39	\$17.90 \$18.36	\$20.44 \$20.96	\$13.80 \$14.02	\$17.46 \$17.75	\$20.67 \$21.00	\$23.99 \$24.39	\$30.80 \$31.31	\$35.16 \$35.74	52 53
54	\$4.44 \$4.51	\$5.74	\$6.81	\$7.67	\$9.53	\$10.54	\$10.29	\$12.83	\$14.62	\$15.89	\$18.82	\$20.96	\$14.02	\$18.02	\$21.33	\$24.78	\$31.83	\$36.35	54
55	\$4.57	\$5.83	\$6.94	\$7.82	\$9.71	\$10.96	\$10.72	\$13.39	\$15.18	\$16.42	\$19.32	\$22.02	\$14.47	\$18.30	\$21.67	\$25.18	\$32.36	\$36.95	55
56 57	\$5.02 \$5.45	\$6.33 \$6.84	\$7.49 \$8.03	\$8.46 \$9.08	\$10.51 \$11.33	\$11.90 \$12.84	\$11.25 \$11.81	\$14.03 \$14.72	\$15.90 \$16.67	\$17.22 \$18.04	\$20.50 \$21.74	\$23.37 \$24.82	\$15.07 \$15.70	\$19.10 \$19.92	\$22.64 \$23.66	\$26.34 \$27.56	\$33.92 \$35.56	\$38.76 \$40.65	56 57
58	\$5.90	\$7.34	\$8.58	\$9.71	\$12.16	\$13.78	\$12.39	\$15.43	\$17.47	\$18.91	\$23.07	\$26.33	\$16.35	\$20.79	\$24.73	\$28.85	\$37.27	\$42.63	58
59	\$6.35	\$7.83	\$9.11	\$10.34	\$12.96	\$14.72	\$12.99	\$16.18	\$18.32	\$19.80	\$24.48	\$27.96	\$17.02	\$21.68	\$25.83	\$30.19	\$39.06	\$44.72	59
60 61	\$6.79 \$7.22	\$8.32 \$8.83	\$9.64 \$10.19	\$10.97 \$11.60	\$13.79 \$14.61	\$15.65 \$16.59	\$13.63 \$14.30	\$16.97 \$17.80	\$19.20 \$20.12	\$20.75 \$21.74	\$25.97 \$27.55	\$29.68 \$31.52	\$17.72 \$18.47	\$22.63 \$23.62	\$26.98 \$28.19	\$31.59 \$33.06	\$40.95 \$42.93	\$46.91 \$49.21	60 61
62	\$7.65	\$9.32	\$10.72	\$12.22	\$15.42	\$17.53	\$14.98	\$18.66	\$21.10	\$22.78	\$29.22	\$33.46	\$19.22	\$24.64	\$29.47	\$34.57	\$45.00	\$51.61	62
63 64	\$8.48 \$9.27	\$10.31 \$11.29	\$11.86 \$13.01	\$13.53 \$14.85	\$17.08 \$18.72	\$19.42 \$21.30	\$15.79 \$16.67	\$19.68 \$20.77	\$22.26 \$23.48	\$24.57 \$26.50	\$31.48 \$33.92	\$36.00 \$38.75	\$20.60 \$22.12	\$26.39 \$28.28	\$31.53 \$33.72	\$36.89 \$39.37	\$47.86 \$50.90	\$54.83 \$58.26	63 64
65	\$10.07	\$12.29	\$14.16	\$16.14	\$20.38	\$23.17	\$17.59	\$21.91	\$24.76	\$28.57	\$36.55	\$41.71	\$23.72	\$30.26	\$36.07	\$41.99	\$54.14	\$61.90	65
66	\$10.87	\$13.28	\$15.29	\$17.45	\$22.04	\$25.06	\$18.57	\$23.12	\$26.11	\$30.81	\$39.37	\$44.89	\$25.44	\$32.41	\$38.58	\$44.81	\$57.59	\$65.77	66
67 68	\$11.68 \$13.28	\$14.26 \$16.23	\$16.44 \$18.73	\$18.75 \$21.34	\$23.69 \$26.87	\$26.94 \$30.54	\$19.60 \$21.57	\$24.39 \$26.94	\$27.54 \$30.70	\$33.25 \$36.61	\$42.40 \$46.49	\$48.33 \$52.90	\$27.29 \$29.75	\$34.70 \$37.90	\$41.26 \$45.11	\$47.81 \$52.08	\$61.25 \$66.36	\$69.87 \$75.55	67 68
69	\$14.86	\$18.20	\$21.04	\$23.91	\$30.07	\$34.13	\$23.74	\$29.75	\$34.24	\$40.32	\$50.96	\$57.89	\$32.43	\$41.39	\$49.33	\$56.73	\$71.89	\$81.70	69
70	\$16.44	\$20.17	\$23.35	\$26.50	\$33.24	\$37.71	\$26.11	\$32.86	\$38.18	\$44.40	\$55.86	\$63.36	\$35.36	\$45.21	\$53.93	\$61.78	\$77.89	\$88.32	70
71 72	\$18.02 \$19.61	\$22.14 \$24.10	\$25.64 \$27.95	\$29.08 \$31.65	\$36.44 \$39.62	\$41.31 \$44.90	\$28.73 \$31.60	\$36.27 \$40.05	\$42.56 \$47.45	\$48.89 \$53.84	\$61.23 \$67.13	\$69.34 \$75.91	\$38.54 \$42.03	\$49.37 \$53.92	\$58.96 \$64.48	\$67.29 \$73.28	\$84.37 \$91.42	\$95.50 \$103.29	71 72
73	\$22.46	\$27.77	\$32.30	\$36.47	\$45.42	\$51.38	\$35.03	\$44.56	\$52.92	\$59.88	\$74.39	\$83.97	\$46.15	\$59.42	\$71.25	\$80.73	\$100.31	\$113.16	73
74 75	\$25.32 \$28.16	\$31.41 \$35.06	\$36.66 \$41.00	\$41.27 \$46.08	\$51.22 \$57.01	\$57.88 \$64.37	\$38.82 \$43.04	\$49.57 \$55.15	\$59.00 \$65.81	\$66.61 \$74.08	\$82.41 \$91.31	\$92.91 \$102.79	\$50.69 \$55.66	\$65.49 \$72.17	\$78.69 \$86.95	\$88.94 \$97.98	\$110.05 \$120.76	\$123.97 \$135.81	74 75
76	\$28.16	\$38.71	\$45.34	\$50.89	\$62.82	\$70.86	\$43.04 \$47.69	\$61.35	\$73.39	\$82.39	\$101.16	\$102.79	\$61.11	\$72.17 \$79.55	\$96.05	\$107.98	\$120.76	\$135.81	75 76
77	\$33.86	\$42.37	\$49.70	\$55.70	\$68.62	\$77.34	\$52.86	\$68.24	\$81.86	\$91.63	\$112.07	\$125.81	\$67.10	\$87.66	\$106.12	\$118.91	\$145.36	\$163.02	77
78 79	\$36.49 \$39.13	\$45.75 \$49.11	\$53.76 \$57.82	\$60.22 \$64.72	\$74.08 \$79.54	\$83.38 \$89.45	\$56.26 \$59.85	\$72.76 \$77.57	\$87.41 \$93.34	\$97.77 \$104.32	\$119.41 \$127.23	\$133.87 \$142.46	\$70.84 \$74.80	\$92.75 \$98.13	\$112.45 \$119.17	\$125.93 \$133.36	\$153.68 \$162.50	\$172.13 \$181.76	78 79
80	\$41.76	\$52.48	\$61.88	\$69.24	\$84.99	\$95.49	\$63.68	\$82.71	\$99.67	\$111.33	\$135.55	\$151.59	\$78.95	\$103.83	\$126.28	\$141.23	\$171.83	\$191.92	80
81	\$44.39	\$55.86	\$65.94	\$73.76	\$90.46	\$101.55	\$67.75	\$88.18	\$106.42	\$118.81	\$144.42	\$161.30	\$83.35	\$109.86	\$133.82	\$149.56	\$181.68	\$202.65	81
82 83	\$47.02 \$50.48	\$59.23 \$63.70	\$69.99 \$75.40	\$78.27 \$84.30	\$95.91 \$103.26	\$107.59 \$115.72	\$72.09 \$76.70	\$94.01 \$100.17	\$113.63 \$121.25	\$126.78 \$135.21	\$153.88 \$163.97	\$171.64 \$182.74	\$87.99 \$93.12	\$116.24 \$123.20	\$141.81 \$150.47	\$158.39 \$168.03	\$192.10 \$203.63	\$213.98 \$226.62	82 83
84	\$53.93	\$68.17	\$80.79	\$90.34	\$110.57	\$123.86	\$81.61	\$106.75	\$129.36	\$144.20	\$174.73	\$194.57	\$98.57	\$130.58	\$159.68	\$178.26	\$215.85	\$239.99	84
85	\$57.39	\$72.63	\$86.19	\$96.38	\$117.92	\$131.98	\$86.84	\$113.75	\$138.01	\$153.81	\$186.20	\$207.17	\$104.30	\$138.38	\$169.43	\$189.10	\$228.78	\$254.16	85
86 87	\$60.85 \$64.29	\$77.10 \$81.57	\$91.60 \$97.00	\$102.41 \$108.45	\$125.23 \$132.58	\$140.12 \$148.25	\$92.42 \$98.35	\$121.21 \$129.17	\$147.25 \$157.10	\$164.06 \$174.97	\$198.43 \$211.46	\$220.58 \$234.86	\$110.39 \$116.82	\$146.66 \$155.45	\$179.79 \$190.81	\$200.59 \$212.79	\$242.51 \$257.06	\$269.17 \$285.08	86 87
88	\$67.56	\$85.68	\$101.93	\$113.98	\$139.41	\$155.91	\$102.81	\$134.97	\$164.18	\$182.85	\$221.06	\$245.54	\$121.59	\$161.76	\$198.60	\$221.50	\$267.68	\$296.92	88
89	\$70.82	\$89.77	\$106.86	\$119.52	\$146.26	\$163.58	\$107.46	\$141.04	\$171.58	\$191.09	\$231.09	\$256.72	\$126.57	\$168.34	\$206.71	\$230.57	\$278.75	\$309.24	89
90 91	\$74.08 \$77.34	\$93.89 \$98.00	\$111.78 \$116.71	\$125.05 \$130.60	\$153.10 \$159.94	\$171.25 \$178.92	\$112.32 \$117.41	\$147.36 \$153.98	\$179.30 \$187.38	\$199.69 \$208.70	\$241.57 \$252.54	\$268.40 \$280.61	\$131.74 \$137.13	\$175.17 \$182.30	\$215.13 \$223.92	\$239.99 \$249.81	\$290.28 \$302.28	\$322.07 \$335.42	90 91
92	\$80.61	\$102.09	\$121.63	\$136.12	\$166.78	\$186.57	\$122.71	\$160.87	\$195.85	\$218.12	\$264.03	\$293.38	\$142.72	\$189.69	\$233.06	\$260.00	\$314.77	\$349.33	92
93	\$82.78	\$104.76	\$124.80	\$139.69	\$171.22	\$191.53	\$125.77	\$164.67	\$200.41	\$223.20	\$270.22	\$300.17	\$145.72	\$193.45	\$237.63	\$265.12	\$321.08	\$356.23	93
94 95	\$84.96 \$87.15	\$107.45 \$110.11	\$127.95 \$131.14	\$143.26 \$146.84	\$175.68 \$180.12	\$196.49 \$201.43	\$128.90 \$132.09	\$168.56 \$172.54	\$205.07 \$209.84	\$228.41 \$233.74	\$276.56 \$283.05	\$307.13 \$314.24	\$148.75 \$151.85	\$197.30 \$201.21	\$242.29 \$247.02	\$270.36 \$275.68	\$327.50 \$334.06	\$363.27 \$370.43	94 95
96	\$89.33	\$112.79	\$134.30	\$150.41	\$184.56	\$206.38	\$135.39	\$176.62	\$214.73	\$239.19	\$289.68	\$321.54	\$155.03	\$205.22	\$251.86	\$281.13	\$340.74	\$377.74	96
97	\$91.50	\$115.47	\$137.46	\$153.98	\$189.02	\$211.33	\$138.74	\$180.78	\$219.72	\$244.76	\$296.47	\$328.99	\$158.28	\$209.30	\$256.80	\$286.66	\$347.55	\$385.19	97
98 99	\$93.68 \$95.87	\$118.14 \$120.80	\$140.62 \$143.79	\$157.55 \$161.12	\$193.47 \$197.91	\$216.28 \$221.24	\$142.17 \$145.69	\$185.05 \$189.44	\$224.82 \$230.03	\$250.46 \$256.30	\$303.41 \$310.51	\$336.63 \$344.43	\$161.61 \$165.00	\$213.47 \$217.73	\$261.83 \$266.96	\$292.32 \$298.08	\$354.49 \$361.58	\$392.78 \$400.53	98 99
100+	\$98.04	\$123.47	\$146.96	\$164.68	\$202.36	\$226.18	\$149.30	\$193.89	\$235.38	\$262.26	\$317.79	\$352.43	\$168.47	\$222.08	\$272.20	\$303.96	\$368.78	\$408.41	100+

F				Qua	rterly Premi	ım per \$30	0 Monthly Be			6 Phase 3 In EP - 50% H		sulting in 23	.12% Cumul	ative Increas	e)				
Issue			uture Purch		7.7			Aut	o 3% Comp	ound Inflatio	n		2.7		o 5% Comp			1.77 .0	Issue
Age 25	2 Year \$9.82	3 Year \$11.98	4 Year \$13.83	5 Year \$15.35	7 Year \$18.68	\$20.92	2 Year \$14.66	3 Year \$18.17	4 Year \$21.26	5 Year \$24.10	7 Year \$30.08	Lifetime \$34.13	2 Year \$28.34	3 Year \$35.72	4 Year \$42.24	5 Year \$48.68	7 Year \$61.93	Lifetime \$70,29	Age 25
26	\$9.85	\$12.06	\$13.94	\$15.46	\$18.82	\$21.10	\$14.88	\$18.46	\$21.61	\$24.50	\$30.63	\$34.74	\$28.66	\$36.16	\$42.75	\$49.26	\$62.74	\$71.19	26
27	\$9.93 \$9.96	\$12.13 \$12.20	\$14.01 \$14.12	\$15.60	\$18.98 \$19.11	\$21.29	\$15.10	\$18.75 \$19.04	\$21.98 \$22.33	\$24.91 \$25.31	\$31.16	\$35.36 \$35.97	\$29.00 \$29.31	\$36.59 \$37.04	\$43.24 \$43.75	\$49.88 \$50.49	\$63.53 \$64.32	\$72.10 \$73.05	27 28
28 29	\$10.02	\$12.20 \$12.28	\$14.12 \$14.22	\$15.71 \$15.82	\$19.11	\$21.46 \$21.61	\$15.31 \$15.53	\$19.04	\$22.33	\$25.73	\$31.71 \$32.25	\$35.97	\$29.31	\$37.04 \$37.46	\$43.75 \$44.28	\$50.49 \$51.11	\$65.12	\$73.05	28 29
30	\$10.06	\$12.38	\$14.33	\$15.92	\$19.44	\$21.79	\$15.78	\$19.66	\$23.06	\$26.18	\$32.83	\$37.28	\$30.04	\$37.90	\$44.81	\$51.72	\$65.95	\$74.94	30
31	\$10.13	\$12.44	\$14.41	\$16.03	\$19.59	\$21.98	\$16.03	\$19.98	\$23.41	\$26.61	\$33.41	\$37.93	\$30.41	\$38.32	\$45.35	\$52.34	\$66.78	\$75.91	31
32 33	\$10.18 \$10.25	\$12.53 \$12.60	\$14.52 \$14.63	\$16.14 \$16.29	\$19.72 \$19.87	\$22.15 \$22.29	\$16.29 \$16.54	\$20.30 \$20.63	\$23.83 \$24.22	\$27.05 \$27.46	\$33.99 \$34.57	\$38.58 \$39.28	\$30.77 \$31.13	\$38.81 \$39.28	\$45.90 \$46.44	\$52.98 \$53.64	\$67.61 \$68.48	\$76.89 \$77.86	32 33
34	\$10.29	\$12.67	\$14.69	\$16.40	\$20.02	\$22.49	\$16.79	\$20.95	\$24.61	\$27.95	\$35.19	\$39.97	\$31.49	\$39.74	\$46.99	\$54.29	\$69.35	\$78.88	34
35 36	\$10.36	\$12.75	\$14.79	\$16.51	\$20.17	\$22.65	\$17.05	\$21.29	\$24.98	\$28.45	\$35.78	\$40.65	\$31.86	\$40.21	\$47.56	\$54.99	\$70.19	\$79.92	35
36	\$10.47 \$10.54	\$12.89 \$13.02	\$14.99 \$15.21	\$16.72 \$16.94	\$20.45 \$20.75	\$22.99 \$23.30	\$17.37 \$17.70	\$21.71 \$22.15	\$25.49 \$25.99	\$29.03 \$29.65	\$36.52 \$37.28	\$41.51 \$42.39	\$32.28 \$32.72	\$40.75 \$41.31	\$48.22 \$48.87	\$55.75 \$56.50	\$71.16 \$72.17	\$81.04 \$82.21	36 37
38	\$10.63	\$13.21	\$15.39	\$17.16	\$21.03	\$23.64	\$18.02	\$22.60	\$26.50	\$30.26	\$38.07	\$43.29	\$33.15	\$41.85	\$49.51	\$57.26	\$73.20	\$83.36	38
39	\$10.74	\$13.36	\$15.56	\$17.37	\$21.29	\$23.96	\$18.39	\$23.03	\$27.05	\$30.88	\$38.88	\$44.23	\$33.59	\$42.39	\$50.17	\$58.07	\$74.21	\$84.56	39
40 41	\$10.86 \$10.97	\$13.51 \$13.64	\$15.75 \$15.97	\$17.59 \$17.81	\$21.57 \$21.87	\$24.29 \$24.61	\$18.75 \$19.11	\$23.46 \$23.92	\$27.57 \$28.11	\$31.53 \$32.18	\$39.71 \$40.54	\$45.18 \$46.15	\$34.03 \$34.49	\$42.97 \$43.55	\$50.85 \$51.56	\$58.85 \$59.66	\$75.24 \$76.31	\$85.75 \$86.99	40 41
42	\$11.08	\$13.79	\$16.14	\$18.02	\$22.15	\$24.95	\$19.47	\$24.40	\$28.69	\$32.83	\$41.40	\$47.13	\$34.96	\$44.12	\$52.23	\$60.48	\$77.40	\$88.22	42
43	\$11.18	\$13.94	\$16.33	\$18.24	\$22.45	\$25.26	\$19.83	\$24.87	\$29.28	\$33.51	\$42.28	\$48.14	\$35.44	\$44.70	\$52.92	\$61.31	\$78.47	\$89.49	43
44 45	\$11.29 \$11.41	\$14.08 \$14.26	\$16.51 \$16.72	\$18.49 \$18.71	\$22.73 \$22.99	\$25.60 \$25.93	\$20.21 \$20.59	\$25.34 \$25.84	\$29.87 \$30.44	\$34.21 \$34.89	\$43.18 \$44.09	\$49.16 \$50.21	\$35.91 \$36.39	\$45.32 \$45.93	\$53.64 \$54.38	\$62.15 \$63.02	\$79.60 \$80.72	\$90.75 \$92.08	44 45
46	\$11.41	\$14.26	\$16.72	\$18.71	\$23.57	\$26.54	\$20.59	\$25.84 \$26.96	\$30.44 \$31.64	\$34.89 \$36.05	\$45.21	\$50.21	\$36.39	\$45.93 \$46.66	\$55.24	\$64.03	\$80.72	\$92.08	45 46
47	\$11.79	\$14.85	\$17.45	\$19.56	\$24.10	\$27.19	\$22.45	\$28.11	\$32.88	\$37.25	\$46.37	\$52.84	\$37.54	\$47.42	\$56.10	\$65.09	\$83.45	\$95.16	47
48 49	\$12.02 \$12.20	\$15.13 \$15.42	\$17.81 \$18.17	\$19.98 \$20.41	\$24.64 \$25.19	\$27.80 \$28.45	\$23.41 \$24.44	\$29.31 \$30.58	\$34.13 \$35.47	\$38.48 \$39.74	\$47.56 \$48.79	\$54.21 \$55.64	\$38.13 \$38.74	\$48.17 \$48.94	\$57.01 \$57.91	\$66.13 \$67.23	\$84.81 \$86.21	\$96.76 \$98.38	48 49
50	\$12.20	\$15.42	\$18.57	\$20.41	\$25.76	\$29.07	\$25.49	\$31.89	\$36.84	\$41.05	\$50.06	\$57.08	\$39.36	\$49.74	\$58.85	\$68.30	\$87.64	\$100.01	50
51	\$12.64	\$16.00	\$18.94	\$21.29	\$26.31	\$29.72	\$26.61	\$33.26	\$38.30	\$42.39	\$51.33	\$58.57	\$39.97	\$50.52	\$59.80	\$69.42	\$89.08	\$101.67	51
52 53	\$12.82 \$13.02	\$16.29 \$16.59	\$19.29 \$19.66	\$21.68 \$22.12	\$26.85 \$27.44	\$30.33 \$30.99	\$27.77 \$28.96	\$34.69 \$36.16	\$39.77 \$41.33	\$43.79 \$45.25	\$52.64 \$53.97	\$60.08 \$61.65	\$40.59 \$41.23	\$51.33 \$52.17	\$60.73 \$61.71	\$70.54 \$71.70	\$90.57 \$92.04	\$103.39 \$105.12	52 53
54	\$13.25	\$16.87	\$20.02	\$22.56	\$27.98	\$31.60	\$30.23	\$37.71	\$42.97	\$46.74	\$55.35	\$63.24	\$41.88	\$52.17	\$62.69	\$71.76	\$93.57	\$106.86	54
55	\$13.43	\$17.16	\$20.41	\$22.99	\$28.53	\$32.22	\$31.53	\$39.36	\$44.64	\$48.28	\$56.79	\$64.72	\$42.54	\$53.80	\$63.70	\$74.01	\$95.13	\$108.63	55
56 57	\$14.74 \$16.03	\$18.60 \$20.10	\$22.02 \$23.61	\$24.84 \$26.68	\$30.91 \$33.34	\$35.00	\$33.09 \$34.71	\$41.27 \$43.24	\$46.76 \$49.01	\$50.60	\$60.28 \$63.92	\$68.70 \$72.93	\$44.31	\$56.15 \$58.57	\$66.58 \$69.58	\$77.46 \$81.04	\$99.73 \$104.54	\$113.95 \$119.53	56 57
58	\$17.34	\$20.10	\$25.19	\$28.53	\$35.72	\$37.75 \$40.51	\$34.71	\$43.24 \$45.35	\$51.36	\$53.03 \$55.56	\$67.84	\$72.93	\$46.15 \$48.06	\$61.10	\$72.68	\$81.04	\$104.54	\$119.53	57 58
59	\$18.64	\$23.03	\$26.79	\$30.41	\$38.13	\$43.24	\$38.19	\$47.56	\$53.83	\$58.21	\$71.97	\$82.21	\$50.06	\$63.75	\$75.95	\$88.76	\$114.86	\$131.47	59
60 61	\$19.94 \$21.21	\$24.47 \$25.96	\$28.34 \$29.92	\$32.25 \$34.10	\$40.54	\$46.01	\$40.08	\$49.88 \$52.30	\$56.42 \$59.14	\$60.99 \$63.92	\$76.33 \$81.01	\$87.27	\$52.13	\$66.52	\$79.33 \$82.90	\$92.88	\$120.39	\$137.90	60 61
62	\$22.52	\$25.96	\$31.53	\$35.94	\$42.94 \$45.32	\$48.76 \$51.56	\$42.01 \$44.02	\$52.30 \$54.83	\$62.04	\$66.96	\$85.94	\$92.66 \$98.35	\$54.29 \$56.50	\$69.42 \$72.48	\$86.65	\$97.18 \$101.65	\$126.18 \$132.31	\$144.64 \$151.73	62
63	\$24.91	\$30.30	\$34.89	\$39.77	\$50.21	\$57.08	\$46.44	\$57.84	\$65.46	\$72.21	\$92.56	\$105.85	\$60.59	\$77.59	\$92.69	\$108.45	\$140.70	\$161.23	63
64 65	\$27.26 \$29.62	\$33.20 \$36.12	\$38.27 \$41.63	\$43.62 \$47.45	\$55.06 \$59.91	\$62.63 \$68.12	\$49.01 \$51.72	\$61.03 \$64.39	\$69.04 \$72.78	\$77.90 \$84.01	\$99.73 \$107.44	\$113.91 \$122.60	\$65.01 \$69.71	\$83.11 \$88.98	\$99.15 \$106.05	\$115.72 \$123.46	\$149.63 \$159.16	\$171.28 \$181.99	64 65
66	\$31.97	\$39.02	\$44.95	\$51.29	\$64.79	\$73.66	\$51.72 \$54.59	\$67.94	\$76.78	\$90.61	\$107.44	\$131.97	\$74.78	\$95.27	\$113.44	\$131.76	\$169.29	\$193.37	66
67	\$34.35	\$41.93	\$48.33	\$55.14	\$69.65	\$79.20	\$57.62	\$71.70	\$80.98	\$97.77	\$124.66	\$142.07	\$80.22	\$102.00	\$121.30	\$140.59	\$180.09	\$205.42	67
68 69	\$39.02 \$43.66	\$47.71 \$53.50	\$55.10 \$61.85	\$62.74 \$70.29	\$79.02 \$88.39	\$89.76 \$100.35	\$63.42 \$69.79	\$79.20 \$87.44	\$90.27 \$100.66	\$107.65 \$118.55	\$136.67 \$149.83	\$155.49 \$170.20	\$87.44 \$95.34	\$111.41 \$121.68	\$132.62 \$145.01	\$153.11 \$166.77	\$195.11 \$211.36	\$222.10 \$240.17	68 69
70	\$48.33	\$59.30	\$68.62	\$77.90	\$97.73	\$110.88	\$76.78	\$96.57	\$112.25	\$130.52	\$164.22	\$186.26	\$103.96	\$132.93	\$158.55	\$181.63	\$228.98	\$259.68	70
71	\$52.98	\$65.09	\$75.40	\$85.49	\$107.10	\$121.44	\$84.48	\$106.63	\$125.13	\$143.74	\$180.05	\$203.86	\$113.34	\$145.15	\$173.35	\$197.81	\$248.06	\$280.79	71
72 73	\$57.65 \$66.03	\$70.88 \$81.62	\$82.16 \$94.94	\$93.07	\$116.48	\$132.00	\$92.92	\$117.75	\$139.50	\$158.29	\$197.38 \$218.69	\$223.16	\$123.58	\$158.50	\$189.57 \$209.43	\$215.45	\$268.76	\$303.65	72
74	\$66.03 \$74.43	\$81.62 \$92.34	\$94.94 \$107.75	\$107.21 \$121.34	\$133.54 \$150.57	\$151.09 \$170.16	\$102.97 \$114.13	\$130.99 \$145.73	\$155.58 \$173.48	\$176.06 \$195.83	\$218.69	\$246.90 \$273.14	\$135.69 \$149.01	\$174.68 \$192.53	\$209.43 \$231.36	\$237.35 \$261.49	\$294.89 \$323.57	\$332.68 \$364.46	73 74
75	\$82.78	\$103.08	\$120.53	\$135.47	\$167.63	\$189.23	\$126.51	\$162.13	\$193.47	\$217.80	\$268.43	\$302.21	\$163.64	\$212.18	\$255.62	\$288.06	\$355.03	\$399.28	75
76 77	\$91.19 \$99.54	\$113.80 \$124.56	\$133.31 \$146.13	\$149.60 \$163.76	\$184.71 \$201.77	\$208.31 \$227.39	\$140.23 \$155.42	\$180.37 \$200.64	\$215.77 \$240.67	\$242.22 \$269.37	\$297.39 \$329.50	\$334.35 \$369.89	\$179.67 \$197.27	\$233.87 \$257.72	\$282.41 \$311.98	\$317.34 \$349.60	\$389.51 \$427.34	\$437.43 \$479.28	76 77
78	\$99.54 \$107.29	\$124.56	\$146.13	\$177.05	\$201.77	\$245.16	\$155.42 \$165.38	\$200.64	\$240.67	\$287.44	\$329.50	\$393.61	\$208.28	\$272.67	\$330.62	\$370.22	\$427.34 \$451.84	\$479.28 \$506.05	78
79	\$115.03	\$144.39	\$169.98	\$190.29	\$233.82	\$262.97	\$175.95	\$228.08	\$274.41	\$306.74	\$374.05	\$418.83	\$219.90	\$288.49	\$350.35	\$392.08	\$477.77	\$534.36	79
80 81	\$122.77	\$154.30	\$181.92	\$203.58	\$249.91	\$280.74	\$187.22	\$243.17	\$293.01	\$327.33	\$398.52	\$445.69	\$232.12	\$305.24 \$322.99	\$371.28	\$415.22	\$505.16	\$564.23	80 81
81 82	\$130.49 \$138.24	\$164.22 \$174.13	\$193.87 \$205.78	\$216.86 \$230.11	\$265.93 \$281.97	\$298.54 \$316.32	\$199.20 \$211.94	\$259.24 \$276.36	\$312.87 \$334.10	\$349.30 \$372.71	\$424.62 \$452.38	\$474.25 \$504.63	\$245.04 \$258.69	\$322.99 \$341.74	\$393.43 \$416.91	\$439.72 \$465.67	\$534.17 \$564.81	\$595.76 \$629.10	81 82
83	\$148.40	\$187.28	\$221.68	\$247.83	\$303.55	\$340.21	\$225.51	\$294.50	\$356.46	\$397.52	\$482.07	\$537.26	\$273.79	\$362.19	\$442.40	\$494.02	\$598.70	\$666.24	83
84 85	\$158.55 \$168.70	\$200.43 \$213.52	\$237.52 \$253.41	\$265.61 \$283.34	\$325.07 \$346.65	\$364.13 \$388.03	\$239.95 \$255.33	\$313.83 \$334.42	\$380.32 \$405.76	\$423.97 \$452.20	\$513.70 \$547.45	\$572.05 \$609.08	\$289.76 \$306.66	\$383.87 \$406.86	\$469.43 \$498.14	\$524.05 \$555.94	\$634.59 \$672.64	\$705.58 \$747.23	84 85
86	\$168.70 \$178.88	\$213.52 \$226.66	\$253.41 \$269.30	\$283.34	\$346.65	\$388.03 \$411.96	\$255.33 \$271.70	\$334.42 \$356.35	\$405.76 \$432.91	\$452.20 \$482.33	\$547.45 \$583.37	\$609.08	\$306.66	\$406.86	\$498.14 \$528.62	\$555.94 \$589.74	\$672.64	\$747.23 \$791.37	85 86
87	\$189.02	\$239.81	\$285.15	\$318.83	\$389.76	\$435.85	\$289.14	\$379.77	\$461.86	\$514.42	\$621.69	\$690.48	\$343.45	\$457.01	\$560.97	\$625.63	\$755.74	\$838.14	87
88	\$198.62	\$251.89	\$299.66	\$335.11	\$409.86	\$458.39	\$302.24	\$396.81	\$482.69	\$537.60	\$649.92	\$721.91	\$357.48	\$475.59	\$583.89	\$651.21	\$786.98	\$872.91	88
89 90	\$208.20 \$217.80	\$263.94 \$276.03	\$314.15 \$328.62	\$351.36 \$367.65	\$429.98 \$450.11	\$480.91 \$503.45	\$315.92 \$330.22	\$414.64 \$433.24	\$504.44 \$527.17	\$561.81 \$587.12	\$679.41 \$710.26	\$754.73 \$789.08	\$372.10 \$387.30	\$494.92 \$515.00	\$607.71 \$632.50	\$677.85 \$705.58	\$819.54 \$853.41	\$909.15 \$946.87	89 90
91	\$227.39	\$288.08	\$343.11	\$383.94	\$470.23	\$526.01	\$345.18	\$452.69	\$550.92	\$613.57	\$742.50	\$824.99	\$403.16	\$535.93	\$658.31	\$734.43	\$888.69	\$986.14	91
92	\$236.98	\$300.14	\$357.58	\$400.20	\$490.32	\$548.52	\$360.76	\$472.94	\$575.78	\$641.26	\$776.23	\$862.52	\$419.62	\$557.69	\$685.19	\$764.41	\$925.44		92
93 94	\$243.40 \$249.80	\$308.00 \$315.88	\$366.89 \$376.19	\$410.68 \$421.18	\$503.40 \$516.49	\$563.12 \$577.66	\$369.75 \$378.95	\$484.14 \$495.57	\$589.16 \$602.90	\$656.21 \$671.52	\$794.44 \$813.08	\$882.51 \$902.96	\$428.40 \$437.32	\$568.76 \$580.06	\$698.64 \$712.31	\$779.46 \$794.84	\$943.97 \$962.87	\$1,047.31 \$1,067.99	93 94
95	\$256.20	\$323.75	\$385.53	\$431.67	\$529.55	\$592.21	\$388.35	\$507.25	\$616.93	\$687.20	\$832.16	\$923.89	\$446.45	\$591.55	\$726.25	\$810.51	\$982.12		95
96	\$262.61	\$331.59	\$394.84	\$442.19	\$542.62	\$606.76	\$398.02	\$519.23	\$631.32	\$703.22	\$851.67	\$945.31	\$455.78	\$603.32	\$740.48		\$1,001.77		96
97 98	\$269.02 \$275.42	\$339.45 \$347.30	\$404.14 \$413.44	\$452.69 \$463.17	\$555.73 \$568.79	\$621.32 \$635.87	\$407.86 \$417.96	\$531.51 \$544.07	\$645.96 \$660.94	\$719.59 \$736.34	\$871.62 \$892.02	\$967.25 \$989.68	\$465.35 \$475.11	\$615.34 \$627.62	\$755.00 \$769.80		\$1,021.78 \$1,042.20		97 98
99	\$281.83	\$355.16	\$422.74	\$473.67	\$581.87	\$650.42	\$428.32	\$556.93	\$676.29	\$753.50	\$912.92	\$1,012.63	\$485.10	\$640.13	\$784.89		\$1,042.20		99
100+	\$288.23	\$363.01	\$432.04	\$484.17	\$594.92	\$664.97	\$438.92	\$570.05	\$692.01	\$771.06	\$934.31	\$1,036.13	\$495.31	\$652.92	\$800.26		\$1,084.24		100+

				Ar	nnual Premiu	ım per \$300			t After 1.75% sive - 30 Da			sulting in 23.	.12% Cumula	ative Increas	e)		•		
ssue			Future Purc	hase Option					ito 3% Com					Au	ıto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$36.83	\$44.98	\$51.92	\$57.63	\$70.15	\$78.56	\$55.05	\$68.23	\$79.78	\$90.53	\$112.94	\$128.17	\$106.42	\$134.16	\$158.62	\$182.81	\$232.56	\$263.96	25
26	\$36.97	\$45.26	\$52.33	\$58.04	\$70.69	\$79.24	\$55.86	\$69.31	\$81.15	\$92.01	\$114.99	\$130.48	\$107.65	\$135.79	\$160.52	\$184.99	\$235.55	\$267.37	26
27	\$37.25	\$45.53	\$52.59	\$58.58	\$71.23	\$79.92	\$56.67	\$70.41	\$82.50	\$93.53	\$117.03	\$132.80	\$108.87	\$137.41	\$162.42	\$187.29	\$238.54	\$270.76	2
28	\$37.38	\$45.80	\$53.02	\$58.98	\$71.76	\$80.61	\$57.50	\$71.50	\$83.86	\$95.01	\$119.07	\$135.10	\$110.09	\$139.04	\$164.33	\$189.61	\$241.53	\$274.30	2
29 30	\$37.65 \$37.79	\$46.08 \$46.49	\$53.42 \$53.83	\$59.39 \$59.81	\$72.30 \$72.99	\$81.15 \$81.83	\$58.31 \$59.25	\$72.59 \$73.82	\$85.22 \$86.58	\$96.63 \$98.27	\$121.11 \$123.27	\$137.55 \$140.00	\$111.46 \$112.81	\$140.68 \$142.32	\$166.23 \$168.28	\$191.92 \$194.23	\$244.53 \$247.66	\$277.83 \$281.36	3
31	\$38.05	\$46.76	\$54.09	\$60.22	\$73.53	\$82.50	\$60.22	\$75.02	\$87.94	\$99.90	\$125.46	\$140.00	\$114.17	\$143.94	\$170.31	\$194.23	\$250.78	\$285.03	3
32	\$38.19	\$47.03	\$54.51	\$60.62	\$74.08	\$83.18	\$61.17	\$76.24	\$89.43	\$101.54	\$127.64	\$144.90	\$115.53	\$145.72	\$172.35	\$198.99	\$253.91	\$288.70	3
33	\$38.46	\$47.30	\$54.91	\$61.17	\$74.62	\$83.73	\$62.12	\$77.47	\$90.94	\$103.16	\$129.80	\$147.48	\$116.88	\$147.48	\$174.38	\$201.43	\$257.17	\$292.37	3
34	\$38.60	\$47.57	\$55.18	\$61.57	\$75.17	\$84.41	\$63.07	\$78.69	\$92.43	\$104.93	\$132.11	\$150.06	\$118.26	\$149.24	\$176.42	\$203.89	\$260.43	\$296.17	3
35	\$38.87	\$47.85	\$55.60	\$61.98	\$75.70	\$85.08	\$64.02	\$79.92	\$93.79	\$106.84	\$134.30	\$152.65	\$119.62	\$151.01	\$178.61	\$206.47	\$263.56	\$300.11	3
36	\$39.29	\$48.38	\$56.28	\$62.79	\$76.80	\$86.30	\$65.24	\$81.55	\$95.69	\$109.00	\$137.14	\$155.90	\$121.25	\$153.04	\$181.05	\$209.32	\$267.24	\$304.33	3
37 38	\$39.55	\$48.92	\$57.09	\$63.61	\$77.89	\$87.54	\$66.47	\$83.18	\$97.60	\$111.32	\$140.00	\$159.17	\$122.87	\$155.10	\$183.49	\$212.17	\$271.03	\$308.68	3
38 39	\$39.97	\$49.61	\$57.76	\$64.43	\$78.97	\$88.76	\$67.69	\$84.82	\$99.49	\$113.62	\$142.99	\$162.56	\$124.50	\$157.12	\$185.94	\$215.03	\$274.84	\$313.03	3
39 40	\$40.37 \$40.77	\$50.15 \$50.70	\$58.45 \$59.12	\$65.24 \$66.06	\$79.92 \$81.01	\$89.98 \$91.21	\$69.05 \$70.41	\$86.44 \$88.07	\$101.54 \$103.56	\$115.94 \$118.40	\$145.98 \$149.10	\$166.10 \$169.64	\$126.14 \$127.78	\$159.17 \$161.32	\$188.38 \$190.96	\$218.02 \$221.01	\$278.64 \$282.58	\$317.51 \$322.00	3
41	\$41.19	\$50.70	\$59.12	\$66.88	\$82.10	\$92.43	\$70.41	\$89.85	\$105.62	\$120.85	\$152.24	\$173.30	\$127.76	\$163.51	\$190.96	\$223.99	\$286.52	\$326.62	4
42	\$41.60	\$51.79	\$60.62	\$67.69	\$83.18	\$93.66	\$73.13	\$91.62	\$103.02	\$123.27	\$155.49	\$176.96	\$131.31	\$165.69	\$196.13	\$227.13	\$290.60	\$331.23	4:
43	\$41.99	\$52.33	\$61.30	\$68.50	\$84.28	\$94.88	\$74.49	\$93.37	\$109.95	\$125.86	\$158.77	\$180.77	\$133.07	\$167.86	\$198.71	\$230.25	\$294.69	\$336.00	4
44	\$42.40	\$52.89	\$61.98	\$69.45	\$85.36	\$96.10	\$75.84	\$95.15	\$112.14	\$128.45	\$162.16	\$184.57	\$134.84	\$170.17	\$201.43	\$233.38	\$298.90	\$340.76	4
45	\$42.83	\$53.56	\$62.79	\$70.28	\$86.30	\$97.33	\$77.34	\$97.05	\$114.32	\$131.03	\$165.56	\$188.51	\$136.61	\$172.49	\$204.15	\$236.64	\$303.10	\$345.80	4
46	\$43.50	\$54.64	\$64.15	\$71.76	\$88.49	\$99.62	\$80.74	\$101.27	\$118.79	\$135.39	\$169.77	\$193.42	\$138.78	\$175.20	\$207.42	\$240.45	\$308.14	\$351.49	4
47	\$44.31	\$55.73	\$65.51	\$73.40	\$90.53	\$102.08	\$84.28	\$105.62	\$123.41	\$139.87	\$174.11	\$198.44	\$140.94	\$178.05	\$210.67	\$244.39	\$313.30	\$357.34	4
48	\$45.13	\$56.83	\$66.88	\$75.02	\$92.56	\$104.40	\$87.94	\$110.09	\$128.17	\$144.50	\$178.61	\$203.61	\$143.13	\$180.90	\$214.08	\$248.33	\$318.47	\$363.32	4
49 50	\$45.80 \$46.63	\$57.90 \$58.98	\$68.23 \$69.73	\$76.67 \$78.30	\$94.60 \$96.77	\$106.84 \$109.15	\$91.75 \$95.69	\$114.86 \$119.75	\$133.20 \$138.37	\$149.24 \$154.13	\$183.22 \$187.98	\$208.91 \$214.35	\$145.43 \$147.74	\$183.77 \$186.76	\$217.47 \$221.01	\$252.40 \$256.48	\$323.77 \$329.07	\$369.44 \$375.55	4 5
50 51	\$46.63 \$47.44	\$58.98 \$60.08	\$69.73 \$71.08	\$78.30 \$79.92	\$96.77 \$98.82	\$109.15 \$111.59	\$95.69 \$99.90	\$119.75 \$124.92	\$138.37 \$143.80	\$154.13 \$159.17	\$187.98 \$192.75	\$214.35 \$219.92	\$147.74 \$150.06	\$186.76 \$189.74	\$221.01 \$224.54	\$256.48 \$260.70	\$329.07 \$334.50	\$375.55 \$381.80	5
52	\$48.12	\$61.17	\$71.06	\$81.41	\$100.85	\$113.91	\$104.26	\$130.21	\$149.38	\$164.46	\$192.73	\$225.63	\$150.06	\$192.75	\$228.08	\$264.92	\$340.07	\$388.19	5
53	\$48.92	\$62.25	\$73.82	\$83.05	\$103.03	\$116.35	\$104.20	\$135.79	\$155.23	\$169.90	\$202.67	\$231.47	\$154.82	\$195.87	\$231.75	\$269.26	\$345.65	\$394.72	5
54	\$49.76	\$63.35	\$75.17	\$84.69	\$105.07	\$118.66	\$113.49	\$141.63	\$161.32	\$175.48	\$207.82	\$237.46	\$157.25	\$198.99	\$235.41	\$273.62	\$351.35	\$401.24	5
55	\$50.44	\$64.43	\$76.67	\$86.30	\$107.11	\$120.98	\$118.40	\$147.74	\$167.58	\$181.32	\$213.26	\$243.03	\$159.71	\$201.98	\$239.21	\$277.97	\$357.19	\$407.90	5
56	\$55.31	\$69.87	\$82.63	\$93.23	\$116.08	\$131.44	\$124.24	\$154.97	\$175.61	\$190.02	\$226.31	\$257.98	\$166.36	\$210.82	\$249.96	\$290.88	\$374.47	\$427.88	56
57	\$60.22	\$75.44	\$88.62	\$100.17	\$125.19	\$141.78	\$130.35	\$162.42	\$184.04	\$199.12	\$240.05	\$273.89	\$173.30	\$219.92	\$261.24	\$304.33	\$392.54	\$448.81	5
58	\$65.11	\$80.88	\$94.60	\$107.11	\$134.16	\$152.10	\$136.74	\$170.31	\$192.88	\$208.64	\$254.72	\$290.75	\$180.50	\$229.45	\$272.93	\$318.47	\$411.44	\$470.71	5
59	\$70.01	\$86.44	\$100.59	\$114.17	\$143.13	\$162.42	\$143.40	\$178.61	\$202.12	\$218.56	\$270.22	\$308.68	\$187.98	\$239.36	\$285.16	\$333.28	\$431.28	\$493.67	59
60	\$74.89 \$79.65	\$91.88 \$97.47	\$106.42	\$121.11	\$152.24 \$161.19	\$172.76	\$150.46	\$187.29	\$211.89 \$222.09	\$229.02	\$286.65	\$327.71	\$195.74	\$249.83	\$297.94 \$311.26	\$348.78	\$452.08	\$517.86	60
61 62	\$84.54	\$97.47	\$112.40 \$118.40	\$128.04 \$134.97	\$161.19	\$183.09 \$193.55	\$157.80 \$165.29	\$196.41 \$205.93	\$222.09	\$240.05 \$251.45	\$304.20 \$322.68	\$347.95 \$369.31	\$203.89 \$212.17	\$260.70 \$272.11	\$325.40	\$364.95 \$381.66	\$473.82 \$496.79	\$543.15 \$569.79	6°
63	\$93.53	\$113.76	\$131.03	\$149.38	\$188.51	\$214.35	\$174.38	\$217.21	\$232.90	\$271.17	\$347.55	\$397.44	\$212.17	\$291.42	\$348.09	\$407.22	\$528.32	\$605.39	63
64	\$102.34	\$124.64	\$143.67	\$163.78	\$206.74	\$235.14	\$184.04	\$229.15	\$259.20	\$292.50	\$374.47	\$427.75	\$244.12	\$312.08	\$372.29	\$434.55	\$561.89	\$643.18	64
65	\$111.18	\$135.65	\$156.32	\$178.18	\$224.95	\$255.81	\$194.23	\$241.80	\$273.33	\$315.48	\$403.42	\$460.36	\$261.78	\$334.10	\$398.25	\$463.62	\$597.65	\$683.41	65
66	\$120.01	\$146.52	\$168.81	\$192.60	\$243.30	\$276.60	\$204.97	\$255.12	\$288.30	\$340.21	\$434.55	\$495.57	\$280.82	\$357.74	\$425.98	\$494.77	\$635.70	\$726.10	66
67	\$129.00	\$157.39	\$181.45	\$207.01	\$261.52	\$297.41	\$216.39	\$269.26	\$304.06	\$367.12	\$468.11	\$533.50	\$301.21	\$383.03	\$455.48	\$527.92	\$676.21	\$771.36	67
68	\$146.52	\$179.15	\$206.87	\$235.55	\$296.71	\$337.09	\$238.14	\$297.41	\$338.99	\$404.23	\$513.25	\$583.92	\$328.39	\$418.37	\$498.03	\$574.95	\$732.63	\$834.01	68
69	\$163.92	\$200.90	\$232.29	\$263.96	\$331.93	\$376.77	\$262.06	\$328.39	\$377.99	\$445.15	\$562.60	\$639.10	\$358.02	\$456.97	\$544.50	\$626.19	\$793.65	\$901.84	69
70 71	\$181.45 \$198.99	\$222.64 \$244.39	\$257.71 \$283.13	\$292.50 \$321.04	\$366.99 \$402.19	\$416.34	\$288.30 \$317.24	\$362.65	\$421.50	\$490.13 \$539.74	\$616.68 \$676.07	\$699.45	\$390.37	\$499.10	\$595.34 \$650.94	\$682.06 \$742.82	\$859.84	\$975.10	70
72	\$216.53	\$244.39	\$308.55	\$349.45	\$402.19	\$456.01 \$495.71	\$317.24	\$400.43 \$442.14	\$469.88 \$523.84	\$539.74	\$741.18	\$765.52 \$837.96	\$425.57 \$464.04	\$545.04 \$595.20	\$711.82	\$809.00	\$1,009.22	\$1,054.34 \$1,140.26	72
73	\$247.92	\$306.51	\$356.52	\$402.59	\$501.42	\$567.34	\$386.70	\$491.90	\$584.20	\$661.13	\$821.23	\$927.12	\$509.57	\$655.96	\$786.45				73
74	\$279.46	\$346.73	\$404.64	\$455.62	\$565.43	\$638.97	\$428.56	\$547.22	\$651.48	\$735.34	\$909.86	\$1.025.67	\$559.59	\$722.96	\$868.82		\$1,107.30		74
75	\$310.85	\$387.11	\$452.61	\$508.76	\$629.46	\$710.60	\$475.05	\$608.79	\$726.51		\$1,008.00	\$1,134.81	\$614.50	\$796.77	\$959.87		\$1,333.12		75
76	\$342.39	\$427.34	\$500.60	\$561.76	\$693.61	\$782.23	\$526.57	\$677.29	\$810.23	\$909.59	\$1,116.75	\$1,255.50	\$674.71	\$878.18	\$1,060.46	\$1,191.63	\$1,462.65	\$1,642.61	76
77	\$373.79	\$467.71	\$548.72	\$614.92	\$757.63	\$853.86	\$583.66	\$753.43		\$1,011.54		\$1,388.99	\$740.78	\$967.77		\$1,312.73			7
78	\$402.88	\$504.95	\$593.57	\$664.80	\$817.85	\$920.59	\$621.03	\$803.30	\$965.04	\$1,079.36	\$1,318.31	\$1,478.01	\$782.09	\$1,023.89	\$1,241.50				78
79	\$431.96 \$461.05	\$542.20	\$638.29	\$714.54	\$878.05	\$987.48	\$660.71	\$856.44			\$1,404.62	\$1,572.75		\$1,083.30	\$1,315.59				79
80 81	\$461.05 \$490.00	\$579.44 \$616.68	\$683.15 \$727.99	\$764.43 \$814.32		\$1,054.21 \$1,121.08	\$702.99 \$747.97		\$1,100.29 \$1,174.91		\$1,496.50 \$1.594.49	\$1,673.61 \$1,780.85		\$1,146.22 \$1,212.83		\$1,559.16 \$1.651.18			8
81 82	\$490.00 \$519.09	\$653.91	\$727.99	\$814.32 \$864.05		\$1,121.08 \$1,187.83	\$747.97 \$795.82				\$1,594.49 \$1,698.76	\$1,780.85		\$1,212.83 \$1,283.24	\$1,477.33 \$1,565.56	\$1,651.18			8:
83	\$557.27	\$703.26	\$832.39	\$930.66	\$1,036.63				\$1,338.55			\$2.017.49				\$1,746.03			8:
84	\$595.34	\$752.59	\$891.91	\$997.39		\$1,367.37			\$1,428.13			\$2,148.11							8
85	\$633.53	\$801.81	\$951.59	\$1,063.99	\$1,301.72	\$1,457.08			\$1,523.68			\$2,287.16					\$2,525.83		8
86	\$671.73	\$851.14	\$1,011.26	\$1,130.60		\$1,546.93	\$1,020.23	\$1,338.15	\$1,625.62	\$1,811.16	\$2,190.66	\$2,435.17	\$1,218.68	\$1,619.24	\$1,985.00	\$2,214.58	\$2,677.26	\$2,971.67	8
87	\$709.79		\$1,070.79			\$1,636.64			\$1,734.36			\$2,592.84					\$2,837.90		8
88	\$745.80		\$1,125.29			\$1,721.31			\$1,812.51		\$2,440.47	\$2,710.82					\$2,955.22		8
89	\$781.82			\$1,319.39					\$1,894.20			\$2,834.11							89
90	\$817.85	\$1,036.54				\$1,890.54			\$1,979.58			\$2,963.09		\$1,933.90	\$2,375.09				9
91	\$853.86	\$1,081.80	\$1,288.40		\$1,765.76	\$1,975.21			\$2,068.73		\$2,788.16	\$3,097.93		\$2,012.45		\$2,757.85	\$3,337.15		9
92 93		\$1,127.06 \$1,156.55	\$1,342.76 \$1.377.70	\$1,502.75 \$1,542.17	\$1,841.20 \$1.890.26	\$2,059.76 \$2,114.53		\$1,775.95 \$1.817.96	\$2,162.10		\$2,914.84 \$2,983.22	\$3,238.88 \$3,313.91		\$2,094.14 \$2,135.74	\$2,573.00 \$2.623.42	\$2,870.40 \$2,926.94	\$3,475.12 \$3,544.70	\$3,856.64 \$3,932.75	9
93 94	+	\$1,156.55	\$1,377.70	\$1,542.17 \$1,581.58							\$2,983.22	\$3,313.91			\$2,623.42		\$3,544.70 \$3.615.66	+0,00=0	9.
95		\$1,100.19	\$1,412.04	\$1,621.00				\$1,904.82		\$2,521.02	\$3,124.84	\$3,469,27		\$2,176.13		\$3.043.57	\$3,687.96		9
96		\$1,245.18	\$1,447.71	\$1,660.43	\$2.037.60	\$2,223.02		\$1,949.80	\$2,370.61	\$2,560.40	\$3,124.04	\$3,549.73		\$2,265.56	\$2,727.14	\$3,043.57	\$3,761.77		9
97	\$1,010.16	+ - ,=	\$1,517.57	\$1,699.84		\$2,333.10		\$1,995.87		\$2,702.12	\$3,272.99	\$3,632.10		\$2,310.67	\$2,835.05	\$3,164.80	\$3,836.93		9
98				\$1,739.26					\$2,481.93			\$3,716.38				\$3,227.19		\$4,336.31	9
99		\$1,333.66	\$1,587.43	\$1,778.67	\$2,184.95	\$2,442.39	\$1,608.36	\$2,091.29	\$2,539.56	\$2,829.48	\$3,428.08	\$3,802.55	\$1,821.62	\$2,403.77	\$2,947.32	\$3,290.80	\$3,991.75	\$4,421.80	9
					00.004.00	\$2,497.03	P4 C40 40	CO 140 C4	\$2 E00 EE	\$2 00E 40	\$3,508.40	\$3,890.76	\$1.950.05	¢2 /61 76	\$3 DOE 08	\$3,355.64	¢4 074 20	\$4 E00 00	10

\$\frac{5}{2}\$ \$3.69\$ \$469\$ \$5.30\$ \$5.40\$ \$5.70\$ \$7.10\$ \$8.00\$ \$5.70\$ \$7.01\$ \$8.13\$ \$9.10\$ \$7.10\$ \$8.00\$ \$7.02\$ \$9.00\$ \$7.02\$ \$9.00\$ \$9.00\$ \$7.02\$ \$9.00\$ \$9.00\$ \$7.02\$ \$9.00\$ \$9.00\$ \$7.02\$ \$9.00\$ \$9.00\$ \$9.00\$ \$7.02\$ \$9.00\$ \$9.00\$ \$9.00\$ \$7.02\$ \$9.00\$ \$9.	I				Мо	nthly Premiu	m per \$300	Monthly Ber					ulting in 23.	12% Cumula	tive Increase	e)				
\$ 3.89 \$-660 \$5.30 \$5.00 \$7.01 \$5.00 \$7.01 \$5.00 \$7.01 \$5.00 \$7.01 \$7.01 \$5.00 \$7.01	Issue		F	uture Purch	ase Option										Aut	o 5% Comp	ound Inflatio	n		lss
20																			Lifetime	Ag
27 53.85 \$477 \$5.46 \$600 \$7737 \$519 \$519 \$569 \$723 \$3.93 \$3.94 \$3.94 \$314.2 \$314.6 \$10.34 \$15.06 \$16.07 \$10.24 \$12.27 \$1.04 \$10.25 \$10.																			\$25.74	2
28   53.56   54.79   55.69   50.00   57.77   52.29   55.55   57.50   56.51   57.60   56.51   57.60   56.51   57.60   56.51   57.60   56.51   57.60   56.51   57.60   56.51   57.60   56.51   57.60   56.51   57.60   56.51   57.60   56.51   57.60   56.51   57.60   56.51   57.50   57.50   56.51   57.50   57.50   56.51   57.50   5																			\$26.41	2
50																			\$26.75	2
31 54.02 54.08 58.05 56.0 52.0 57.50 54.06 52.05 57.00 54.05 52.05 57.00 54.05																			\$27.10	2
\$\frac{1}{2}\$\frac																			\$27.44	3
\$\frac{1}{3}\$ \text{ \$\frac{1}																			\$27.80 \$28.16	3
35         54.10         55.01         55.07         55.02         58.14         55.01         51.00         51.00         51.00         52.02         52.03         52.03         52.03         51.00         51.10         51																			\$28.52	3
96		\$4.07			\$6.35														\$28.89	3
97 54:18 55:13 55:91 55:05 57:98 58:05 57:98 58:05 57:98 58:05 57:07 58:06 58:07 58:																			\$29.25	3
38 54/22 85.17 \$5.90 \$6.55 \$3.00 \$9.00 \$7.00 \$6.66 \$11.00 \$11.50																				3
94   54.26   55.24   56.05   56.75   52.00   59.27   57.10   58.04   51.02   511.73   511.74   51.75   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04   517.14   51.04																			\$30.53	3
41 54.34 55.36 56.20 58.00 58.41 59.47 57.40 59.19 510.73 510.05 516.24 519.06 527.98 531. 42 54.40 55.40 58.25 58.08 58.08 58.04 57.33 53.00 51.05 512.65 516.68 517.80 518.08 518.08 519.22 522.73 52.30 53.03 51.44 51.44 51.44 51.45 51.45 51.44 51.45 51.45 51.44 51.45 5	39					\$8.20	\$9.21												\$30.95	3
42         54-40         55-40         57-68         85-50         86-60         87-76         85-64         87-27         87-67         85-64         88-72         87-67         85-64         88-72         87-67         85-64         88-72         87-67         85-64         88-72         87-62         85-64         88-72         87-67         85-64         88-72         87-62         85-64         88-72         88-64         88-72         87-62         85-64         88-62         85-68         85-68         85-68         85-82         85																			\$31.40	4
43         54.44         55.46         58.96         57.06         58.94         59.72         57.67         59.94         511.17         512.22         510.22         511.23         51.53         58.26         57.77         53.22         58.03         51.13         51.52         51.93         51.83         52.26         52.27         52.22         52.27         52.22         53.03         51.14         51.52         51.90         51.93         52.22         52.27         52.22         53.03         51.14         51.72         51.04         51.72         52.22         51.04         53.03         51.14         51.72         51.04         51.03         52.22         51.04         53.03         51.14         51.72         50.05         53.03         51.14         51.72         50.07         50.73         53.04         51.00         50.03         53.53         51.14         51.72         51.14         51.72         52.17         52.20         50.03         53.53         51.04         51.03         51.03         52.20         50.03         53.23         51.04         51.02         51.03         52.20         50.03         53.23         51.03         52.20         50.03         53.23         51.03         52.20 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>*****</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$31.85</td><td>4</td></t<>								*****											\$31.85	4
44 54.67 55.5 56.42 57.16 58.76 58.04 57.62 58.75 58.04 57.62 58.73 511.05 512.07 513.05 516.02 513.07 513.07 517.07 52.01 52.01 52.01 52.05 52.05 58.06 59.06 57.24 58.05 59.06 59.06 57.07 59.06 59.06 57.07 59.06 59.07 57.07 59.																				4
45         54.52         55.50         86.00         57.24         88.08         87.72         89.08         51.71         81.04         81.72         81.01         81.22         81.01         81.22         81.01         81.22         81.01         81.22         81.01         81.22         81.01         81.72         81.01         81.22         81.01         81.02         81																			\$33.22	4
47					\$7.24							\$16.70		\$13.70	\$17.12	\$20.11			\$33.71	4
84 54.76 55.93 58.03 58.03 57.73 58.49 510.69 58.90 511.10 512.67 514.97 518.00 520.55 514.37 519.23 521.47 524.56 531.00 58.55 51.04 514.07 514.07 514.09 514.00 5																			\$34.27	4
9 \$4.88 \$6.04 \$7.08 \$7.91 \$97.2 \$10.94 \$92.4 \$11.53 \$71.32 \$18.49 \$18.46 \$21.07 \$18.49 \$18.23 \$21.41 \$24.75 \$31.60 \$36.5 \$10.53																			\$34.84 \$35.43	4
50   \$4.92   \$61.6   \$7.22   \$8.07   \$9.93   \$11.18   \$9.94   \$12.24   \$14.26   \$15.79   \$19.30   \$22.77   \$15.26   \$32.25   \$32.22   \$35.50   \$35.39   \$7.57   \$32.57   \$32.25   \$32.25   \$32.25   \$35.30   \$35.34   \$35.34   \$35.34   \$35.34   \$35.34   \$35.34   \$35.34   \$35.34   \$35.34   \$35.34   \$35.34   \$35.34   \$35.35   \$35.34   \$35.34   \$35.34   \$35.34   \$35.35   \$35.35   \$35.35   \$35.34   \$35.35   \$35.3																			\$36.02	4
52         55.08         56.09         57.51         58.09         57.51         58.09         510.56         511.09         511.09         512.24         512.29         513.30         53.25         516.75         52.00         53.35         53.35         53.33         51.21         51.00         511.09         513.89         515.29         516.75         52.00         52.23         515.75         52.31         52.21         52.33         52.31         515.77         52.31         515.71         52.31         52.51         52.31         52.51         52.31	50	\$4.92	\$6.16	\$7.22	\$8.07	\$9.93	\$11.18	\$9.58	\$11.97	\$13.79	\$15.34	\$18.93	\$21.62	\$14.81	\$18.51	\$21.75	\$25.15	\$32.12	\$36.61	5
53         S5.16         56.50         F7.64         S8.57         F10.06         \$11.09         \$11.08         \$15.29         \$15.75         \$20.40         \$22.31         \$15.64         \$22.31																			\$37.23	5
54         S5.25         S6.61         37.79         \$8.73         \$11.08         \$13.98         \$15.84         \$17.74         \$20.92         \$23.22         \$16.76         \$19.72         \$22.24         \$34.31         \$39.55           56         \$5.83         \$7.70         \$3.98         \$1.91         \$1.10         \$11.1																				5: 5:
55         \$5.33         \$5.73         \$7.95         \$8.88         \$11.96         \$11.54         \$11.44         \$11.54         \$11.45         \$12.09         \$15.12         \$11.76         \$18.68         \$22.78         \$22.71         \$26.15         \$16.02         \$22.76         \$26.15         \$15.12         \$11.76         \$18.68         \$22.78         \$26.01         \$17.37         \$21.83         \$25.276         \$23.21         \$27.61         \$17.37         \$21.83         \$25.272         \$22.83         \$38.33         \$33.31         \$33.35         \$12.84         \$14.62         \$12.67         \$16.68         \$18.83         \$20.88         \$22.761         \$17.37         \$21.83         \$25.272         \$22.83         \$38.31         \$33.22         \$40.16         \$45.66         \$18.83         \$20.08         \$22.76         \$22.761         \$23.11         \$18.41         \$23.27         \$20.03         \$12.77         \$22.83         \$33.31         \$31.12         \$18.41         \$23.77         \$22.83         \$31.14         \$18.42         \$22.00         \$22.74         \$22.74         \$22.77         \$22.74         \$23.77         \$22.83         \$23.31         \$22.40         \$23.44         \$24.20         \$23.24         \$23.42         \$23.42         \$23.24         \$23.42 <td></td> <td></td> <td>+</td> <td></td> <td>\$39.12</td> <td>5</td>			+																\$39.12	5
566 SS.83 \$7.30 \$8.67 \$9.61 \$11.05 \$13.45 \$12.09 \$16.12 \$17.16 \$18.68 \$12.78 \$26.01 \$16.69 \$20.92 \$24.61 \$26.52 \$36.65 \$41.05 \$15.75 \$56.55 \$17.50 \$19.50 \$19.50 \$10.15 \$11.05 \$13.77 \$15.55 \$13.29 \$16.66 \$18.83 \$20.68 \$25.64 \$20.23 \$18.10 \$22.78 \$26.67 \$31.22 \$40.16 \$45.50 \$10.75 \$11.04 \$12.46 \$15.62 \$17.65 \$13.29 \$16.66 \$18.83 \$20.68 \$25.64 \$20.23 \$18.10 \$22.78 \$26.67 \$31.12 \$40.16 \$45.50 \$10.15 \$11.04 \$12.46 \$15.62 \$17.69 \$14.61 \$16.24 \$20.68 \$20.68 \$25.64 \$20.23 \$18.10 \$22.78 \$26.67 \$31.12 \$40.16 \$45.50 \$10.15 \$11.04 \$12.46 \$15.62 \$17.69 \$14.61 \$16.24 \$20.68 \$25.64 \$20.83 \$20.83 \$20.23 \$18.00 \$22.10 \$24.62 \$20.33 \$34.10 \$44.12 \$20.68 \$20.60 \$20.60 \$20.40 \$2																			\$39.76	5
58         58.67         \$8.46         \$9.80         \$11.05         \$13.72         \$15.58         \$13.29         \$16.61         \$18.83         \$20.08         \$25.64         \$22.31         \$31.10         \$22.77         \$20.00         \$32.60         \$2.20         \$3.20         \$3.22         \$27.21         \$31.10         \$22.77         \$20.00         \$3.60         \$3.60         \$10.18         \$11.04         \$11.06         \$13.19         \$16.50         \$18.84         \$22.00         \$8.83         \$31.07         \$15.66         \$24.10         \$18.64         \$31.02         \$16.50         \$18.84         \$20.00         \$8.83         \$10.17         \$15.65         \$18.84         \$20.00         \$8.93         \$10.74         \$12.27         \$13.91         \$17.46         \$19.82         \$16.00         \$20.00         \$22.70         \$25.27         \$32.49         \$37.23         \$22.00         \$22.03         \$3.41         \$3.41         \$3.42         \$3.20         \$3.22         \$3.22         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.20         \$32.							\$13.45												\$41.72	5
59         \$7.99         \$9.00         \$10.42         \$11.76         \$14.88         \$16.04         \$13.92         \$17.41         \$19.73         \$21.74         \$27.12         \$31.12         \$18.84         \$23.77         \$28.08         \$23.20         \$32.66         \$44.12         \$50.06         \$15.00         \$34.01         \$10.18         \$11.05         \$13.19         \$15.00         \$19.12         \$21.06         \$22.40         \$30.06         \$35.07         \$20.04         \$25.99         \$30.06         \$35.78         \$46.26         \$52.06           62         \$38.93         \$10.74         \$13.91         \$17.66         \$22.00         \$22.27         \$22.27         \$22.27         \$22.27         \$22.27         \$22.27         \$22.27         \$22.23         \$22.24         \$23.00         \$30.06         \$35.78         \$46.26         \$52.00         \$30.00 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$43.75</td><td>5</td></t<>																			\$43.75	5
STOP   SPORT   STOP   SPORT   STOP																				5i 5i
Section   Sect																			\$50.49	60
Section   Sect	61																		\$52.96	6
64         \$10.81         \$13.02         \$14.89         \$16.88         \$21.19         \$24.07         \$17.86         \$22.29         \$28.12         \$29.47         \$37.71         \$43.11         \$24.50         \$30.97         \$36.66         \$42.59         \$54.48         \$38.33         \$66.66           66         \$12.67         \$15.30         \$17.49         \$19.84         \$24.96         \$28.33         \$19.87         \$24.80         \$30.08         \$34.36         \$43.77         \$49.94         \$28.19         \$35.50         \$41.94         \$48.48         \$62.01         \$57.76         \$67.83         \$16.71         \$21.42         \$24.27         \$30.43         \$34.51         \$23.55         \$29.91         \$35.66         \$40.83         \$51.67         \$58.00         \$32.27         \$40.00         \$35.66         \$71.52         \$20.97         \$41.52         \$40.00         \$56.35         \$53.54         \$45.55         \$56.35         \$55.66         \$51.87         \$50.00         \$32.26         \$40.35         \$40.00         \$30.77         \$44.27         \$40.00         \$50.60         \$32.26         \$40.35         \$40.55         \$55.62         \$56.35         \$55.60         \$56.35         \$52.26         \$40.00         \$40.00         \$40.00         \$40.00																			\$55.55	62
65         \$11.73         \$14.16         \$16.20         \$18.36         \$22.07         \$28.20         \$18.38         \$22.51         \$28.00         \$31.83         \$40.63         \$46.41         \$28.29         \$33.15         \$39.19         \$46.44         \$58.23         \$86.20           67         \$13.62         \$16.44         \$18.80         \$21.34         \$26.83         \$30.45         \$20.95         \$26.14         \$32.22         \$37.08         \$47.13         \$53.74         \$30.23         \$38.00         \$44.85         \$51.73         \$66.01         \$75.66         \$65.74         \$18.71         \$21.24         \$30.43         \$34.51         \$23.25         \$23.93         \$44.95         \$56.76         \$58.00         \$67.15         \$67.71         \$68.01         \$77.40         \$86.20         \$86.71         \$30.23         \$30.91         \$42.25         \$30.93         \$44.95         \$66.07         \$70.40         \$30.77         \$40.43         \$86.00         \$32.26         \$39.39         \$44.95         \$60.77         \$70.40         \$80.77         \$70.81         \$87.70         \$87.10         \$80.93         \$45.53         \$80.30         \$77.40         \$87.70         \$91.02         \$80.24         \$70.70         \$80.22         \$80.33         \$80.60																			\$62.70	64
66   \$12.67   \$15.30   \$17.49   \$19.84   \$24.96   \$28.33   \$19.87   \$24.90   \$30.08   \$34.36   \$43.77   \$49.94   \$28.19   \$35.50   \$41.94   \$44.84   \$62.04   \$70.06   \$15.47   \$18.71   \$21.42   \$24.27   \$30.43   \$34.51   \$23.35   \$29.16   \$35.66   \$40.83   \$51.67   \$58.80   \$32.97   \$41.52   \$49.03   \$56.36   \$77.15   \$51.73   \$53.77   \$40.05   \$22.26   \$28.27   \$30.33   \$34.51   \$23.35   \$29.16   \$35.66   \$44.95   \$56.6   \$64.53   \$35.94   \$45.55   \$65.67   \$65.94   \$70.00   \$70.40																			\$66.62	65
88	66	\$12.67	\$15.30	\$17.49	\$19.84	\$24.96	\$28.33	\$19.87	\$24.80	\$30.08	\$34.36	\$43.77	\$49.94	\$28.19	\$35.50	\$41.94	\$48.48	\$62.04	\$70.78	66
99 \$17.32 \$20.97 \$24.05 \$27.21 \$34.03 \$38.58 \$26.00 \$32.52 \$39.39 \$44.95 \$66.02 \$64.35 \$35.94 \$45.35 \$53.62 \$61.38 \$77.46 \$27.01 \$21.01 \$25.52 \$26.52 \$26.70 \$30.14 \$37.76 \$42.65 \$30.14 \$37.70 \$49.53 \$86.63 \$58.33 \$30.55 \$41.25 \$46.70 \$36.26 \$43.51 \$49.49 \$62.07 \$77.00 \$37.70 \$49.53 \$68.63 \$58.63 \$58.63 \$58.63 \$59.80 \$77.02 \$42.71 \$45.50 \$58.63 \$58.63 \$58.63 \$59.80 \$77.02 \$42.71 \$48.50 \$40.50 \$40.71 \$70.70 \$40.55 \$40.90 \$41.15 \$72.81 \$40.90 \$40.71 \$70.70 \$40.55 \$40.90 \$41.15 \$72.81 \$40.90 \$40.71 \$70.70 \$40.90 \$40.71 \$70.70 \$40.90 \$40.71 \$70.70 \$40.90 \$40.71 \$40.90 \$40.71 \$40.90																			\$75.20	67
\$\frac{1}{17}   \$\frac{1}{10}   \$\frac{1}{252} \frac{6}{2} \frac{2}{2} \frac																			\$81.33 \$87.93	68 69
71         \$21.01         \$25.52         \$29.32         \$33.09         \$44.85         \$65.07         \$35.95         \$45.00         \$54.00         \$54.70         \$42.71         \$56.09         \$64.11         \$77.00         \$79.30         \$93.00         \$79.30         \$93.00																			\$95.09	70
\$26.18   \$22.01   \$36.93   \$41.48   \$51.43   \$58.10   \$39.84   \$50.14   \$59.19   \$66.69   \$82.53   \$93.18   \$51.13   \$65.11   \$77.43   \$87.37   \$108.09   \$121.45   \$122.55   \$133.55	71	\$21.01	\$25.52	\$29.32	\$33.09	\$41.25	\$46.70	\$32.26	\$40.43	\$48.06	\$54.50	\$68.03	\$77.02	\$42.71	\$54.09	\$64.11	\$72.81	\$90.92	\$102.82	71
74         \$29.51         \$36.21         \$41.90         \$46.94         \$57.99         \$66.45         \$44.12         \$55.76         \$65.89         \$74.12         \$91.40         \$103.03         \$56.15         \$71.75         \$86.25         \$118.59         \$133.51           76         \$36.14         \$44.64         \$51.85         \$57.89         \$71.14         \$80.12         \$54.17         \$88.96         \$82.02         \$91.63         \$112.08         \$125.95         \$67.69         \$87.16         \$104.11         \$116.80         \$142.77         \$160.77           77         \$39.47         \$48.84         \$56.36         \$87.77         \$87.44         \$80.03         \$76.70         \$91.40         \$101.86         \$124.11         \$139.27         \$74.33         \$96.05         \$116.80         \$142.77         \$160.0           78         \$45.52         \$56.73         \$66.12         \$90.77         \$101.13         \$67.87         \$87.68         \$87.08         \$101.06         \$115.81         \$140.67         \$157.41         \$82.83         \$107.53         \$129.53         \$144.29         \$175.12         \$195.61         \$132.47         \$149.75         \$167.34         \$149.75         \$167.41         \$82.83         \$101.23         \$144.29         \$175.12																			\$111.17	72
75         \$32.81         \$40.42         \$46.89         \$52.42         \$64.66         \$72.77         \$48.89         \$62.02         \$73.54         \$82.41         \$101.21         \$113.91         \$61.65         \$79.08         \$94.51         \$100.01         \$130.12         \$143.67           77         \$39.47         \$48.84         \$56.84         \$63.36         \$77.70         \$87.44         \$60.03         \$76.70         \$91.40         \$101.86         \$124.11         \$139.27         \$74.33         \$96.05         \$115.35         \$126.66         \$165.62         \$175.70         \$87.44         \$60.03         \$76.70         \$91.40         \$101.86         \$124.11         \$139.27         \$74.33         \$96.05         \$115.35         \$126.66         \$165.62         \$175.70         \$48.86         \$83.87         \$94.28         \$63.84         \$81.73         \$97.08         \$104.07         \$115.81         \$140.07         \$157.41         \$82.83         \$107.53         \$165.62         \$175.22         \$165.62         \$175.22         \$165.62         \$175.22         \$165.62         \$175.12         \$195.00         \$157.41         \$82.83         \$107.53         \$129.23         \$136.22         \$165.62         \$175.22         \$165.62         \$175.22         \$165.62         \$1																				73 74
76         \$36.14         \$44.64         \$51.85         \$57.89         \$77.14         \$80.12         \$54.17         \$68.96         \$82.00         \$91.63         \$112.08         \$125.95         \$67.69         \$87.16         \$104.41         \$116.80         \$142.77         \$16.62         \$175.77           78         \$42.52         \$52.73         \$81.47         \$68.49         \$83.87         \$94.28         \$63.84         \$21.73         \$97.53         \$108.61         \$132.13         \$148.07         \$73.46         \$101.64         \$122.23         \$136.62         \$175.77           79         \$45.58         \$56.62         \$66.12         \$73.63         \$90.07         \$101.13         \$67.87         \$87.08         \$104.07         \$115.81         \$140.07         \$157.41         \$82.83         \$107.53         \$122.53         \$134.29         \$175.12         \$198.6           81         \$51.72         \$66.62         \$56.62         \$80.62         \$101.79         \$87.78         \$87.04         \$110.05         \$123.47         \$149.75         \$167.41         \$82.83         \$175.71         \$92.78         \$110.55         \$123.47         \$149.75         \$167.74         \$82.80         \$112.17         \$134.97         \$166.81         \$134.97         \$1																			\$146.18	75
78         \$42.52         \$52.73         \$61.47         \$68.49         \$83.87         \$94.28         \$63.84         \$81.73         \$97.53         \$108.61         \$132.13         \$148.07         \$78.66         \$101.64         \$122.23         \$136.25         \$166.62         \$161.72         \$155.81         \$160.67         \$157.41         \$82.83         \$107.53         \$107.53         \$107.52         \$107.53         \$107.53         \$107.52         \$107.53         \$107.53         \$107.53         \$107.53         \$107.52         \$107.53         \$107.53         \$107.52         \$107.53         \$107.52         \$107.53         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.54         \$107.74	76		\$44.64	\$51.85	\$57.89			\$54.17		\$82.00	\$91.63	\$112.08			\$87.16	\$104.41		\$142.77	\$160.16	76
\$45.58   \$66.62   \$70.76   \$78.76   \$90.70   \$101.13   \$67.87   \$87.08   \$104.07   \$115.81   \$140.67   \$157.41   \$82.83   \$107.53   \$129.53   \$144.29   \$175.12   \$195.80   \$105.79   \$155.81   \$105.79   \$218.80   \$105.79   \$218.36   \$105.79   \$1																			\$175.46	77
80   \$48.66   \$60.52   \$70.76   \$78.76   \$98.25   \$107.98   \$72.17   \$92.79   \$111.05   \$123.47   \$149.75   \$167.34   \$87.44   \$113.78   \$137.26   \$152.81   \$185.16   \$206.85   \$51.72   \$64.40   \$75.40   \$83.91   \$102.42   \$114.81   \$76.74   \$98.85   \$118.51   \$118.51   \$118.51   \$19.41   \$177.91   \$92.33   \$120.38   \$145.47   \$161.84   \$195.79   \$218.85   \$25.87   \$25.85   \$25.																				78 79
81   \$51.72   \$64.40   \$75.40   \$83.91   \$102.42   \$114.81   \$76.74   \$98.85   \$118.51   \$131.64   \$159.41   \$177.91   \$92.33   \$120.38   \$145.47   \$161.84   \$195.79   \$218.85   \$73.45   \$86.21   \$95.90   \$116.91   \$130.85   \$86.80   \$112.17   \$134.79   \$149.62   \$180.71   \$201.21   \$103.16   \$134.97   \$163.59   \$181.83   \$219.44   \$243.85   \$85.82   \$73.45   \$86.21   \$95.90   \$116.91   \$130.85   \$86.80   \$112.17   \$134.79   \$149.62   \$180.71   \$201.21   \$103.16   \$134.97   \$163.59   \$181.83   \$219.44   \$243.85   \$85.83   \$78.59   \$92.38   \$102.77   \$125.20   \$140.03   \$82.32   \$119.45   \$143.70   \$159.46   \$192.41   \$214.06   \$109.19   \$143.06   \$173.60   \$192.88   \$232.60   \$228.85   \$109.65   \$135.50   \$149.82   \$135.50   \$149.83   \$104.75   \$116.55   \$135.50   \$164.95   \$141.81   \$156.43   \$104.41   \$135.51   \$163.34   \$181.13   \$218.14   \$242.24   \$122.28   \$160.71   \$195.48   \$277.05   \$261.34   \$289.88   \$77.92   \$180.55   \$164.95   \$141.81   \$156.43   \$150.43   \$164.95   \$174.17   \$193.90   \$232.27   \$275.66   \$129.41   \$170.34   \$207.43   \$230.26   \$277.05   \$261.34   \$289.88   \$78.71   \$98.79   \$116.55   \$129.65   \$157.84   \$176.29   \$116.02   \$150.69   \$181.91   \$201.62   \$242.67   \$269.24   \$134.71   \$177.26   \$215.90   \$223.67   \$288.46   \$319.90   \$293.93   \$117.77   \$139.90   \$134.85   \$148.45   \$247.71   \$247																			\$206.56	80
22   \$64.79   \$68.29   \$80.04   \$89.04   \$108.59   \$121.65   \$81.61   \$106.33   \$126.45   \$140.38   \$169.70   \$189.14   \$97.48   \$127.35   \$154.15   \$171.39   \$207.04   \$223.61   \$183.45	81	\$51.72	\$64.40	\$75.40	\$83.91	\$102.42	\$114.81	\$76.74	\$98.85	\$118.51	\$131.64	\$159.41	\$177.91	\$92.33	\$120.38	\$145.47	\$161.84	\$195.79	\$218.11	8
84 \$62.83 \$78.59 \$92.38 \$102.77 \$125.20 \$140.03 \$92.32 \$119.45 \$143.70 \$159.46 \$192.41 \$214.06 \$109.19 \$143.06 \$173.60 \$192.88 \$232.60 \$228.  85 \$70.89 \$88.90 \$104.75 \$116.49 \$141.81 \$158.43 \$104.41 \$135.51 \$163.20 \$169.49 \$201.68 \$227.72 \$115.55 \$151.64 \$184.21 \$204.61 \$246.56 \$273.  86 \$70.89 \$88.90 \$104.75 \$116.49 \$141.81 \$158.43 \$104.41 \$135.51 \$163.34 \$181.13 \$218.14 \$242.24 \$122.28 \$160.71 \$198.48 \$217.05 \$261.34 \$282.87 \$178.71 \$198.79 \$116.55 \$128.65 \$157.84 \$176.29 \$116.02 \$150.60 \$181.91 \$201.62 \$242.67 \$228.27 \$155.55 \$163.44 \$170.34 \$207.43 \$232.27 \$291.65 \$163.41 \$170.34 \$207.43		\$54.79																	\$230.31	82
86         \$66,86         \$83,74         \$98,58         \$109,65         \$133,50         \$149,23         \$98,17         \$1127,23         \$153,20         \$169,94         \$204,86         \$227,72         \$115,55         \$151,64         \$184,21         \$204,61         \$246,56         \$273,80           87         \$70,89         \$88.90         \$104,75         \$116,49         \$141,81         \$158,43         \$104,41         \$135,51         \$163,34         \$181,13         \$218,14         \$242,24         \$122,28         \$160,71         \$195,48         \$271,05         \$261,34         \$289.8           87         \$74,92         \$94,05         \$110,92         \$122,34         \$150,10         \$161,04         \$144,29         \$174,17         \$193,04         \$232,27         \$257,68         \$129,41         \$170,34         \$207,43         \$230,02         \$277,01         \$306.8           88         \$78,71         \$98,79         \$116,55         \$129,65         \$165,60         \$166,60         \$160,09         \$181,91         \$201,62         \$242,67         \$242,41         \$177,12         \$177,26         \$215,90         \$228,47         \$204,47         \$204,47         \$204,47         \$204,47         \$204,47         \$204,47         \$204,60         \$216,50         <																			\$243.90	8:
86         \$70.89         \$88.90         \$104.75         \$116.49         \$141.81         \$156.43         \$104.41         \$135.51         \$183.34         \$218.14         \$242.24         \$122.28         \$160.71         \$195.48         \$217.05         \$281.34         \$228.13           87         \$74.92         \$940.55         \$110.92         \$150.10         \$116.51         \$110.45         \$113.93         \$174.17         \$139.04         \$232.27         \$257.68         \$120.41         \$170.34         \$202.02         \$277.01         \$306.88           89         \$78.71         \$98.79         \$116.55         \$122.65         \$157.84         \$176.29         \$116.02         \$150.69         \$181.91         \$201.62         \$242.67         \$269.24         \$134.71         \$177.46         \$215.90         \$239.67         \$288.46         \$319.90           90         \$86.31         \$108.25         \$122.18         \$133.56         \$165.65         \$164.37         \$198.44         \$29.95         \$286.49         \$289.30         \$149.94         \$300.40         \$332.5         \$142.25         \$142.25         \$199.94         \$293.93         \$117.71         \$139.99         \$154.85         \$188.44         \$292.73         \$2767.66         \$307.78         \$158.11																			\$258.31 \$273.57	8
87				\$104.75		\$141.81		\$104.41					\$242.24		\$160.71		\$217.05		\$289.72	8
89         \$2,52         \$103,52         \$122,18         \$135,96         \$165,60         \$184,96         \$12,121         \$157,38         \$190,00         \$210,57         \$253,54         \$281,30         \$140,21         \$184,45         \$224,71         \$240,47         \$300,40         \$332,20           90         \$86,31         \$108,25         \$127,82         \$142,525         \$173,35         \$193,63         \$126,65         \$164,37         \$198,44         \$219,95         \$264,91         \$293,90         \$151,89         \$199,74         \$243,43         \$270,28         \$325,74         \$361.           92         \$93,93         \$117,71         \$139,09         \$158,85         \$188,84         \$210,97         \$138,23         \$179,26         \$216,50         \$239,95         \$289,14         \$320,85         \$151,89         \$199,74         \$243,43         \$270,28         \$336,10           93         \$96,47         \$120,80         \$142,70         \$198,91         \$123,88         \$165,55         \$141,59         \$183,40         \$221,41         \$245,41         \$297,78         \$361,1         \$207,84         \$253,36         \$281,34         \$339,20         \$375,83         \$381,1         \$211,95         \$414,59         \$281,41         \$320,85         \$161,41	87	\$74.92	\$94.05	\$110.92	\$123.36	\$150.10	\$167.63	\$111.04	\$144.29	\$174.17	\$193.04	\$232.27	\$257.68	\$129.41	\$170.34	\$207.43	\$230.26	\$277.01	\$306.83	8
90   \$86.31   \$108.25   \$127.82   \$142.25   \$173.65   \$193.63   \$126.65   \$164.37   \$188.44   \$219.95   \$264.91   \$293.90   \$145.93   \$191.94   \$233.89   \$256.67   \$312.82   \$346.85   \$182.99   \$132.92   \$1																			\$319.57	8
91 \$90.12 \$112.99 \$133.46 \$148.56 \$181.09 \$202.29 \$132.32 \$171.65 \$207.27 \$229.73 \$276.76 \$307.08 \$151.89 \$199.74 \$243.43 \$270.28 \$325.74 \$361.09 \$202.39 \$132.39 \$177.7 \$139.09 \$154.85 \$188.44 \$210.97 \$138.23 \$179.26 \$271.65 \$207.27 \$29.95 \$289.14 \$320.85 \$158.11 \$207.84 \$253.36 \$281.34 \$339.25 \$375.39 \$281.45 \$281.4																			\$332.82 \$346.64	89
93 \$98.47 \$120.80 \$142.70 \$158.91 \$193.87 \$216.55 \$141.59 \$183.23 \$179.26 \$216.50 \$229.95 \$289.14 \$320.85 \$158.11 \$207.84 \$253.36 \$281.34 \$339.20 \$375.29 \$390.10 \$123.88 \$146.23 \$162.97 \$198.91 \$122.21 \$145.02 \$187.63 \$222.41 \$242.41 \$245.41 \$295.78 \$328.12 \$161.41 \$211.98 \$253.31 \$286.88 \$345.98 \$383.39 \$290.8375.29 \$390.10 \$123.88 \$146.33 \$162.97 \$198.91 \$222.15 \$145.02 \$187.63 \$226.44 \$251.01 \$302.56 \$335.56 \$164.77 \$216.19 \$263.37 \$292.55 \$352.92 \$390. \$390.10 \$123.88 \$146.23 \$126.98 \$162.97 \$198.91 \$222.15 \$145.02 \$187.63 \$226.44 \$261.01 \$302.56 \$335.56 \$164.77 \$216.19 \$263.37 \$292.55 \$352.92 \$390. \$390.10 \$101.55 \$126.95 \$149.95 \$171.07 \$203.95 \$227.76 \$148.54 \$191.96 \$231.59 \$256.73 \$309.50 \$343.16 \$168.22 \$220.48 \$268.53 \$298.32 \$359.98 \$398. \$398. \$390.10 \$100.08 \$130.05 \$153.56 \$171.10 \$209.87 \$233.34 \$152.15 \$196.04 \$236.85 \$262.68 \$316.18 \$350.96 \$171.75 \$224.86																			\$361.02	9
93 \$66.47 \$120.80 \$142.70 \$158.91 \$193.87 \$216.55 \$141.59 \$183.40 \$221.41 \$245.41 \$295.78 \$328.12 \$161.41 \$211.98 \$258.31 \$286.88 \$345.98 \$383.94 \$99.01 \$123.88 \$146.39 \$198.91 \$222.15 \$145.62 \$187.63 \$226.44 \$251.01 \$302.55 \$335.56 \$136.47 \$216.19 \$263.37 \$222.55 \$352.95 \$39.95 \$101.55 \$126.95 \$149.95 \$167.03 \$203.95 \$2227.76 \$148.54 \$191.96 \$221.59 \$256.73 \$309.50 \$343.16 \$168.22 \$220.48 \$268.53 \$298.32 \$399.98 \$398.95 \$104.08 \$130.05 \$153.56 \$171.10 \$208.97 \$233.34 \$152.15 \$196.40 \$231.59 \$256.73 \$309.50 \$343.16 \$168.22 \$220.48 \$268.53 \$298.32 \$399.98 \$398.97 \$106.62 \$133.12 \$157.18 \$175.16 \$221.401 \$238.95 \$155.84 \$200.93 \$242.24 \$268.55 \$323.04 \$358.90 \$175.34 \$229.33 \$279.17 \$310.21 \$374.53 \$414.98 \$109.47 \$100		\$93.93	\$117.71	\$139.09	\$154.85	\$188.84			\$179.26	\$216.50		\$289.14	\$320.85		\$207.84	\$253.36	\$281.34	\$339.20	\$375.99	9:
95 \$101.55 \$126.95 \$149.95 \$167.03 \$203.95 \$227.76 \$148.54 \$191.96 \$231.59 \$256.73 \$309.50 \$343.16 \$168.22 \$220.48 \$288.53 \$288.32 \$359.98 \$398. \$398. \$998. \$104.08 \$130.05 \$153.56 \$171.10 \$208.97 \$233.4 \$152.15 \$196.40 \$226.85 \$268.55 \$323.84 \$153.56 \$171.10 \$240.65 \$171.75 \$224.86 \$273.79 \$304.21 \$367.19 \$406. \$171.75 \$224.86 \$273.79 \$304.21 \$367.19 \$406. \$171.75 \$224.86 \$273.79 \$304.21 \$367.19 \$406. \$171.75 \$248.65 \$171.10 \$274.01			\$120.80			\$193.87		\$141.59	\$183.40										\$383.41	9
96 \$104.08 \$130.05 \$153.56 \$171.10 \$208.97 \$233.34 \$152.15 \$196.40 \$236.85 \$262.58 \$316.61 \$350.96 \$171.75 \$224.86 \$273.79 \$304.21 \$367.19 \$406. \$97 \$106.62 \$133.12 \$157.18 \$175.16 \$214.01 \$238.95 \$155.84 \$200.93 \$242.24 \$268.55 \$323.84 \$358.90 \$175.34 \$229.33 \$279.17 \$310.21 \$374.53 \$414. \$98 \$109.17 \$136.21 \$160.81 \$179.21 \$219.05 \$244.54 \$159.63 \$205.37 \$247.73 \$247.73 \$247.73 \$331.27 \$367.39 \$178.99 \$233.89 \$284.66 \$316.30 \$382.03 \$422. \$99 \$111.70 \$139.30 \$164.43 \$183.28 \$224.08 \$250.14 \$163.49 \$210.30 \$253.37 \$280.93 \$338.84 \$375.37 \$182.72 \$236.52 \$290.26 \$322.54 \$389.86 \$431.																			\$390.97	9
97 \$106.62 \$133.12 \$157.18 \$175.16 \$214.01 \$238.95 \$155.84 \$200.93 \$242.24 \$268.55 \$323.84 \$358.90 \$175.34 \$229.33 \$279.17 \$310.21 \$374.53 \$414.95 \$190.91 \$111.70 \$139.30 \$164.43 \$183.28 \$224.08 \$250.14 \$163.49 \$210.30 \$285.37 \$224.73 \$274.67 \$331.27 \$367.03 \$178.99 \$233.89 \$284.66 \$316.30 \$382.03 \$422.99 \$111.70 \$139.30 \$164.43 \$183.28 \$224.08 \$250.14 \$163.49 \$210.30 \$283.37 \$280.93 \$338.84 \$375.37 \$182.72 \$238.52 \$290.26 \$322.54 \$389.68 \$431.																			\$398.69 \$406.55	9
99 \$111.70 \$139.30 \$164.43 \$183.28 \$224.08 \$250.14 \$163.49 \$210.30 \$253.37 \$280.93 \$338.84 \$375.37 \$182.72 \$238.52 \$290.26 \$322.54 \$389.68 \$431.																			\$414.57	9
																			\$422.75	9
100+ \$114.24 \$142.37 \$168.04 \$187.34 \$229.13 \$255.74 \$167.45 \$215.15 \$259.12 \$287.33 \$346.60 \$383.87 \$186.53 \$243.25 \$295.97 \$328.88 \$397.47 \$439.	00																		\$431.08 \$439.57	10

				Qua	rterly Premi	um per \$300						esulting in 23.	12% Cumul	ative Increas	e)				
Issue		F	uture Purch	ase Option				Comprehens Aut	o 3% Comp					Aut	o 5% Comp	ound Inflation	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$11.41 \$11.48	\$13.79 \$13.90	\$15.82 \$15.92	\$17.48 \$17.59	\$21.14 \$21.33	\$23.68 \$23.85	\$16.76 \$17.01	\$20.59 \$20.92	\$23.88 \$24.29	\$26.99 \$27.44	\$33.59 \$34.17	\$38.27 \$38.92	\$31.42 \$31.78	\$39.16 \$39.63	\$45.90 \$46.44	\$52.71 \$53.36	\$66.74 \$67.58	\$75.69 \$76.67	25 26
27	\$11.46	\$13.98	\$16.03	\$17.75	\$21.50	\$23.03	\$17.01	\$21.26	\$24.29	\$27.44	\$34.74	\$39.60	\$32.14	\$40.11	\$46.99	\$54.01	\$68.46	\$77.65	27
28	\$11.62	\$14.08	\$16.14	\$17.84	\$21.64	\$24.26	\$17.52	\$21.57	\$25.08	\$28.39	\$35.36	\$40.28	\$32.50	\$40.59	\$47.56	\$54.65	\$69.31	\$78.66	28
29	\$11.66	\$14.16	\$16.25	\$17.99	\$21.83	\$24.44	\$17.78	\$21.91	\$25.49	\$28.85	\$35.97	\$40.97	\$32.88	\$41.05	\$48.14	\$55.30	\$70.19	\$79.67	29
30	\$11.73	\$14.26	\$16.36	\$18.13	\$22.02	\$24.64	\$18.02	\$22.26	\$25.88	\$29.31	\$36.59	\$41.71	\$33.26	\$41.51	\$48.72	\$55.99	\$71.05	\$80.68	30
31 32	\$11.79 \$11.86	\$14.33 \$14.44	\$16.47 \$16.59	\$18.24 \$18.39	\$22.15 \$22.33	\$24.84 \$25.04	\$18.33 \$18.60	\$22.63 \$22.99	\$26.31 \$26.75	\$29.79 \$30.30	\$37.20 \$37.86	\$42.43 \$43.13	\$33.66 \$34.07	\$42.01 \$42.54	\$49.29 \$49.88	\$56.67 \$57.38	\$71.97 \$72.86	\$81.74 \$82.78	31 32
33	\$11.90	\$14.52	\$16.72	\$18.49	\$22.49	\$25.22	\$18.91	\$23.35	\$27.19	\$30.80	\$38.51	\$43.91	\$34.46	\$43.05	\$50.46	\$58.07	\$73.77	\$83.83	33
34	\$11.98	\$14.63	\$16.83	\$18.64	\$22.65	\$25.41	\$19.18	\$23.72	\$27.61	\$31.31	\$39.16	\$44.67	\$34.85	\$43.55	\$51.07	\$58.79	\$74.72	\$84.92	34
35	\$12.06	\$14.69	\$16.94	\$18.79	\$22.84	\$25.63	\$19.47	\$24.07	\$28.06	\$31.81	\$39.86	\$45.46	\$35.30	\$44.06	\$51.69	\$59.50	\$75.66	\$86.00	35
36 37	\$12.17 \$12.31	\$14.88 \$15.06	\$17.16 \$17.37	\$19.01 \$19.25	\$23.17 \$23.49	\$25.99 \$26.34	\$19.83 \$20.21	\$24.53 \$25.02	\$28.60 \$29.18	\$32.47 \$33.12	\$40.70 \$41.55	\$46.41 \$47.37	\$35.78 \$36.23	\$44.64 \$45.25	\$52.37 \$53.09	\$60.34 \$61.18	\$76.70 \$77.79	\$87.23 \$88.46	36 37
38	\$12.41	\$15.21	\$17.59	\$19.52	\$23.79	\$26.72	\$20.56	\$25.49	\$29.76	\$33.81	\$42.43	\$48.36	\$36.70	\$45.87	\$53.83	\$62.01	\$78.88	\$89.73	38
39	\$12.53	\$15.39	\$17.81	\$19.77	\$24.10	\$27.08	\$20.95	\$25.99	\$30.33	\$34.49	\$43.33	\$49.37	\$37.20	\$46.48	\$54.55	\$62.88	\$80.00	\$91.00	39
40	\$12.67	\$15.56	\$18.02	\$20.02	\$24.44	\$27.44	\$21.37	\$26.50	\$30.95	\$35.19	\$44.23	\$50.43	\$37.71	\$47.10	\$55.27	\$63.75	\$81.13	\$92.31	40
41 42	\$12.78 \$12.93	\$15.75 \$15.89	\$18.24 \$18.46	\$20.27 \$20.52	\$24.76 \$25.08	\$27.84 \$28.19	\$21.75 \$22.15	\$26.99 \$27.50	\$31.56 \$32.18	\$35.91 \$36.63	\$45.18 \$46.12	\$51.48 \$52.56	\$38.24 \$38.74	\$47.75 \$48.39	\$56.03 \$56.79	\$64.61 \$65.48	\$82.28 \$83.45	\$93.60 \$94.94	41 42
43	\$13.02	\$16.08	\$18.68	\$20.52	\$25.00	\$28.56	\$22.15	\$28.06	\$32.83	\$37.39	\$47.10	\$53.64	\$39.24	\$49.04	\$57.56	\$66.38	\$84.59	\$96.28	43
44	\$13.14	\$16.25	\$18.91	\$21.03	\$25.73	\$28.92	\$22.99	\$28.60	\$33.49	\$38.16	\$48.06	\$54.76	\$39.74	\$49.70	\$58.31	\$67.29	\$85.80	\$97.66	44
45	\$13.29	\$16.44	\$19.11	\$21.29	\$26.03	\$29.28	\$23.46	\$29.18	\$34.13	\$38.94	\$49.09	\$55.96	\$40.28	\$50.36	\$59.11	\$68.19	\$87.03	\$99.11	45
46 47	\$13.51 \$13.76	\$16.76 \$17.09	\$19.56 \$19.94	\$21.75 \$22.26	\$26.68 \$27.30	\$30.01 \$30.74	\$24.33 \$25.22	\$30.30 \$31.46	\$35.33 \$36.56	\$40.11 \$41.31	\$50.36 \$51.61	\$57.41 \$58.88	\$40.94 \$41.60	\$51.14 \$51.94	\$60.05 \$60.99	\$69.31 \$70.43	\$88.46 \$89.91	\$100.77 \$102.43	46 47
48	\$13.76	\$17.45	\$20.38	\$22.73	\$27.91	\$31.42	\$26.18	\$32.65	\$37.82	\$42.54	\$52.92	\$60.42	\$42.24	\$52.79	\$61.97	\$70.43	\$91.40	\$104.13	48
49	\$14.22	\$17.78	\$20.82	\$23.24	\$28.56	\$32.14	\$27.16	\$33.88	\$39.16	\$43.79	\$54.26	\$61.97	\$42.89	\$53.60	\$62.94	\$72.75	\$92.92	\$105.88	49
50	\$14.48	\$18.10	\$21.21	\$23.72	\$29.18	\$32.88	\$28.16	\$35.19	\$40.54	\$45.10	\$55.64	\$63.56	\$43.58	\$54.44	\$63.97	\$73.95	\$94.43	\$107.65	50
51 52	\$14.69 \$14.95	\$18.43 \$18.79	\$21.64 \$22.07	\$24.18 \$24.69	\$29.79 \$30.41	\$33.59 \$34.32	\$29.21 \$30.30	\$36.52 \$37.90	\$41.95 \$43.44	\$46.44 \$47.81	\$57.04 \$58.50	\$65.20 \$66.85	\$44.28 \$44.95	\$55.30 \$56.18	\$64.98 \$66.03	\$75.13 \$76.36	\$96.00 \$97.59	\$109.46 \$111.27	51 52
53	\$15.17	\$19.11	\$22.49	\$25.15	\$31.06	\$35.00	\$31.42	\$39.36	\$44.95	\$49.23	\$59.98	\$68.56	\$45.68	\$57.08	\$67.07	\$77.59	\$99.23	\$113.13	53
54	\$15.42	\$19.44	\$22.91	\$25.65	\$31.67	\$35.72	\$32.61	\$40.83	\$46.55	\$50.68	\$61.51	\$70.32	\$46.41	\$57.99	\$68.16	\$78.88	\$100.84	\$114.99	54
55	\$15.67	\$19.77	\$23.35	\$26.14	\$32.28	\$36.46	\$33.92	\$42.43	\$48.17	\$52.19	\$63.13	\$72.07	\$47.10	\$58.93	\$69.24	\$80.11	\$102.51	\$116.92	55
56 57	\$17.16 \$18.68	\$21.46 \$23.17	\$25.15 \$26.96	\$28.23 \$30.37	\$35.00 \$37.75	\$39.55 \$42.67	\$35.55 \$37.25	\$44.44 \$46.58	\$50.46 \$52.84	\$54.91 \$57.76	\$66.96 \$71.05	\$76.48 \$81.18	\$49.04 \$51.07	\$61.51 \$64.17	\$72.36 \$75.62	\$83.83 \$87.71	\$107.47 \$112.64	\$122.64 \$128.64	56 57
58	\$20.21	\$24.84	\$28.77	\$32.47	\$40.48	\$45.79	\$39.05	\$48.83	\$55.38	\$60.78	\$75.40	\$86.18	\$53.21	\$66.96	\$79.02	\$91.76	\$118.07	\$134.94	58
59	\$21.71	\$26.54	\$30.63	\$34.57	\$43.18	\$48.90	\$40.94	\$51.18	\$58.02	\$63.92	\$80.00	\$91.46	\$55.41	\$69.90	\$82.57	\$96.03	\$123.76	\$141.53	59
60	\$23.21	\$28.23	\$32.43	\$36.67	\$45.90	\$52.02	\$42.94	\$53.64	\$60.78	\$67.23	\$84.87	\$97.08	\$57.70	\$72.93	\$86.26	\$100.48	\$129.73	\$148.44	60
61 62	\$24.73 \$26.25	\$29.89 \$31.60	\$34.24 \$36.05	\$38.77 \$40.89	\$48.61 \$51.33	\$55.17 \$58.27	\$44.98 \$47.16	\$56.22 \$58.93	\$63.66 \$66.74	\$70.70 \$74.32	\$90.07 \$95.53	\$103.05 \$109.46	\$60.08 \$62.58	\$76.12 \$79.42	\$90.13 \$94.19	\$105.16 \$110.01	\$136.00 \$142.58	\$155.72 \$163.32	61 62
63	\$29.00	\$34.93	\$39.89	\$45.25	\$56.84	\$64.54	\$49.78	\$62.15	\$71.60	\$80.25	\$102.90	\$117.79	\$67.14	\$85.03	\$100.73	\$117.34	\$151.64	\$173.51	63
64	\$31.75	\$38.30	\$43.75	\$49.62	\$62.33	\$70.77	\$52.48	\$65.55	\$76.81	\$86.65	\$110.88	\$126.77	\$72.04	\$91.03	\$107.75	\$125.20	\$161.26	\$184.34	64
65 66	\$34.49 \$37.25	\$41.63 \$44.98	\$47.60 \$51.44	\$53.97 \$58.34	\$67.84 \$73.37	\$77.02 \$83.29	\$55.38 \$58.42	\$69.14 \$72.89	\$82.41 \$88.42	\$93.57 \$101.04	\$119.44 \$128.68	\$136.43 \$146.83	\$77.29 \$82.90	\$97.48 \$104.40	\$115.25 \$123.29	\$133.61 \$142.55	\$171.50 \$182.41	\$195.86 \$208.09	65 66
67	\$40.04	\$48.33	\$55.27	\$62.74	\$78.88	\$89.55	\$61.60	\$76.85	\$94.91	\$109.03	\$138.55	\$158.00	\$88.87	\$111.78	\$131.86	\$152.10	\$194.05	\$200.09	67
68	\$45.46	\$55.03	\$62.99	\$71.36	\$89.49	\$101.50	\$68.62	\$85.71	\$104.82	\$120.02	\$151.88	\$172.87	\$96.90	\$122.10	\$144.17	\$165.67	\$210.24	\$239.08	68
69	\$50.90	\$61.68	\$70.74	\$80.00	\$100.05	\$113.44	\$76.44	\$95.60	\$115.80	\$132.15	\$166.46	\$189.15	\$105.66	\$133.34	\$157.63	\$180.44	\$227.75	\$258.52	69
70 71	\$56.33 \$61.76	\$68.38 \$75.05	\$78.47 \$86.21	\$88.61 \$97.26	\$110.66 \$121.26	\$125.38 \$137.32	\$85.17 \$94.88	\$106.59 \$118.87	\$127.92 \$141.32	\$145.51 \$160.20	\$182.47 \$199.99	\$206.97 \$226.44	\$115.18 \$125.57	\$145.62 \$159.05	\$172.36 \$188.48	\$196.54 \$214.07	\$246.75 \$267.31	\$279.56 \$302.28	70 71
72	\$67.19	\$81.74	\$93.93	\$105.88	\$131.86	\$149.24	\$105.70	\$132.59	\$156.08	\$176.35	\$219.14	\$247.76	\$136.89	\$173.68	\$206.06	\$233.15	\$289.61	\$326.85	72
73	\$76.95	\$94.11	\$108.56	\$121.96	\$151.19	\$170.81	\$117.09	\$147.44	\$174.00	\$196.04	\$242.66	\$273.94	\$150.33	\$191.41	\$227.65	\$256.85	\$317.77	\$358.09	73
74	\$86.72	\$106.46	\$123.22	\$138.01	\$170.48	\$192.39	\$129.73	\$163.94	\$193.98	\$217.94	\$268.73	\$302.89	\$165.06	\$210.95	\$251.50	\$282.95	\$348.65	\$392.30	74
75 76	\$96.47 \$106.24	\$118.83 \$131.22	\$137.85 \$152.45	\$154.13 \$170.20	\$189.81 \$209.15	\$213.96 \$235.53	\$143.74 \$159.27	\$182.33 \$202.74	\$216.24 \$241.07	\$242.30 \$269.37	\$297.58 \$329.54	\$334.89 \$370.29	\$181.24 \$199.00	\$232.49 \$256.23	\$277.84 \$306.94	\$311.69 \$343.37	\$382.53 \$419.70	\$429.80 \$470.88	75 76
77	\$116.02	\$143.59	\$167.08	\$186.26	\$228.43	\$257.10	\$176.50	\$225.51	\$268.73	\$299.50	\$364.90	\$409.45	\$218.52	\$282.41	\$339.13	\$378.26	\$460.49	\$515.84	77
78	\$125.03	\$155.03	\$180.73	\$201.36	\$246.60	\$277.21	\$187.68	\$240.28	\$286.75	\$319.33	\$388.46	\$435.30	\$230.69	\$298.81	\$359.36	\$400.59	\$486.91	\$544.69	78
79 80	\$134.05 \$143.05	\$166.46 \$177.91	\$194.38 \$208.03	\$216.45 \$231.55	\$264.78 \$282.95	\$297.31 \$317.44	\$199.55 \$212.18	\$256.03 \$272.78	\$305.97 \$326.50	\$340.47 \$363.01	\$413.55 \$440.26	\$462.78 \$491.98	\$243.53 \$257.10	\$316.15 \$334.50	\$380.83 \$403.56	\$424.23 \$449.27	\$514.87 \$544.40	\$575.13 \$607.26	79 80
80 81	\$143.05 \$152.07	\$177.91 \$189.35	\$208.03 \$221.68	\$231.55 \$246.68	\$282.95 \$301.12	\$317.44	\$212.18 \$225.62	\$272.78 \$290.63	\$326.50 \$348.40	\$363.01	\$440.26 \$468.67	\$491.98 \$523.04	\$257.10 \$271.44	\$334.50 \$353.89	\$403.56 \$427.67	\$449.27 \$475.80	\$544.40 \$575.64	\$607.26 \$641.22	80 81
82	\$161.07	\$200.78	\$235.31	\$261.77	\$319.25	\$357.66	\$239.95	\$309.67	\$371.70	\$412.76	\$498.94	\$556.08	\$286.57	\$374.41	\$453.21	\$503.90	\$608.68	\$677.11	82
83	\$172.90	\$215.94	\$253.49	\$281.94	\$343.69	\$384.70	\$255.19	\$329.79	\$396.29	\$439.90	\$531.26	\$591.55	\$303.29	\$396.81	\$480.94	\$534.55	\$645.17	\$717.08	83
84 85	\$184.76 \$196.58	\$231.08 \$246.21	\$271.62 \$289.79	\$302.13 \$322.33	\$368.09 \$392.48	\$411.70 \$438.75	\$271.40 \$288.63	\$351.22 \$374.05	\$422.50 \$450.43	\$468.82 \$499.65	\$565.68 \$602.31	\$629.32 \$669.45	\$320.99 \$339.70	\$420.60 \$445.80	\$510.37 \$541.57	\$567.05 \$601.56	\$683.86 \$724.87	\$759.43 \$804.29	84 85
85 86	\$196.58 \$208.42	\$246.21 \$261.38	\$289.79 \$307.97	\$322.33 \$342.49	\$392.48 \$416.91	\$438.75 \$465.78	\$288.63 \$306.94	\$374.05 \$398.38	\$450.43 \$480.23	\$499.65 \$532.52	\$602.31 \$641.33	\$669.45 \$712.18	\$339.70 \$359.50	\$445.80 \$472.52	\$541.57 \$574.69	\$638.15	\$724.87 \$768.34	\$804.29 \$851.77	85 86
87	\$220.26	\$276.52	\$326.10	\$362.70	\$441.30	\$492.82	\$326.46	\$424.23	\$512.04	\$567.53	\$682.88	\$757.59	\$380.45	\$500.78	\$609.84	\$676.99	\$814.43	\$902.10	87
88	\$231.44	\$290.45	\$342.67	\$381.19	\$464.07	\$518.30	\$341.08	\$443.06	\$534.81	\$592.75	\$713.47	\$791.54	\$396.03	\$521.12	\$634.75	\$704.64	\$848.08	\$939.52	88
89 90	\$242.63	\$304.34	\$359.23	\$399.71	\$486.84	\$543.79	\$356.35	\$462.70	\$558.59	\$619.12	\$745.43	\$827.01	\$412.21	\$542.30	\$660.66	\$733.44	\$883.16	\$978.51	89 90
90 91	\$253.76 \$264.96	\$318.27 \$332.17	\$375.79 \$392.38	\$418.22 \$436.74	\$509.66 \$532.41	\$569.26 \$594.75	\$372.32 \$389.01	\$483.22 \$504.65	\$583.42 \$609.38	\$646.65 \$675.39	\$778.80 \$813.66	\$864.08 \$902.81	\$429.04 \$446.56	\$564.32 \$587.23	\$687.63 \$715.68	\$763.43 \$794.63		\$1,019.12 \$1.061.39	90 91
92	\$276.14	\$346.07	\$408.90	\$455.24	\$555.18	\$620.24	\$406.38	\$527.02	\$636.52	\$705.44	\$850.08	\$943.28	\$464.83	\$611.07	\$744.85	\$827.13	+	\$1,105.41	92
93	\$283.61	\$355.16	\$419.57	\$467.20	\$569.99	\$636.66	\$416.26	\$539.17	\$650.96	\$721.50	\$869.59	\$964.67	\$474.53	\$623.20	\$759.43	\$843.46	\$1,017.19	\$1,127.23	93
94	\$291.09	\$364.20	\$430.20	\$479.14	\$584.80	\$653.12	\$426.35	\$551.65	\$665.76	\$737.94	\$889.54	\$986.54	\$484.45	\$635.57	\$774.31		\$1,037.58		94
95 96	\$298.54 \$306.01	\$373.26 \$382.35	\$440.84 \$451.49	\$491.09 \$503.02	\$599.59 \$614.40	\$669.61 \$686.03	\$436.71 \$447.32	\$564.37 \$577.41	\$680.88 \$696.36	\$754.78 \$771.96	\$909.95 \$930.79	\$1,008.91 \$1.031.80	\$494.59 \$504.93	\$648.22 \$661.10	\$789.48 \$804.94		\$1,058.35 \$1,079.53	\$1,172.16 \$1,195.29	95 96
97	\$313.46	\$391.39	\$462.13	\$514.97	\$629.21	\$702.51	\$458.19	\$590.73	\$712.18	\$789.55		\$1,055.16	\$515.49	\$674.23	\$820.77		\$1,101.14		97
98	\$320.96	\$400.48	\$472.76	\$526.89	\$644.01	\$718.92	\$469.29	\$604.34	\$728.36	\$807.54	\$973.90	\$1,079.09	\$526.23	\$687.63	\$836.90	\$929.93	\$1,123.18	\$1,242.89	98
99	\$328.42	\$409.52	\$483.40	\$538.83	\$658.81	\$735.41	\$480.65	\$618.27	\$744.88	\$825.94		\$1,103.57	\$537.20	\$701.28	\$853.36		\$1,145.65		99
100+	\$335.87	\$418.58	\$494.05	\$550.77	\$673.66	\$751.88	\$492.32	\$632.55	\$761.79	\$844.76	\$1,019.01	\$1,128.57	\$548.38	\$715.18	\$870.18	<b>\$966.92</b>	\$1,168.58	\$1,292.37	100+

				A	nnual Premiu	um per \$300	Monthly Be			% Phase 3 Ir		sulting in 23.	12% Cumula	ative Increas	se)				
Issue			Future Purcl	hase Option						pound Inflati				Aı	uto 5% Com	pound Inflati	on		Issi
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	. Aç
25	\$42.83	\$51.79	\$59.39	\$65.65	\$79.38	\$88.89	\$62.93	\$77.34	\$89.71	\$101.40	\$126.14	\$143.67	\$117.98	\$147.07	\$172.35	\$197.89	\$250.64	\$284.22	2
26	\$43.09	\$52.19	\$59.81	\$66.06	\$80.06	\$89.57	\$63.89	\$78.56	\$91.21 \$92.69	\$103.03	\$128.31	\$146.12	\$119.33	\$148.84	\$174.38	\$200.35	\$253.76	\$287.88	2
27 28	\$43.36 \$43.63	\$52.46 \$52.89	\$60.22 \$60.62	\$66.61 \$67.01	\$80.74 \$81.28	\$90.39 \$91.08	\$64.84 \$65.78	\$79.78 \$81.01	\$92.69 \$94.20	\$104.79 \$106.56	\$130.48 \$132.80	\$148.71 \$151.29	\$120.70 \$122.06	\$150.60 \$152.37	\$176.42 \$178.61	\$202.80 \$205.24	\$257.04 \$260.30	\$291.55 \$295.36	2
29	\$43.77	\$53.15	\$61.03	\$67.56	\$81.96	\$91.75	\$66.74	\$82.23	\$95.69	\$108.33	\$135.10	\$151.29	\$123.41	\$154.13	\$180.77	\$205.24	\$260.50	\$299.17	1 2
30	\$44.05	\$53.56	\$61.44	\$68.09	\$82.63	\$92.56	\$67.69	\$83.60	\$97.18	\$110.09	\$137.41	\$156.58	\$124.92	\$155.90	\$182.96	\$210.28	\$266.82	\$302.97	3
31	\$44.31	\$53.83	\$61.84	\$68.50	\$83.18	\$93.23	\$68.78	\$84.95	\$98.82	\$111.87	\$139.72	\$159.30	\$126.40	\$157.80	\$185.12	\$212.86	\$270.22	\$306.91	3
32	\$44.58	\$54.24	\$62.25	\$69.05	\$83.86	\$94.06	\$69.87	\$86.30	\$100.46	\$113.76	\$142.18	\$162.03	\$127.91	\$159.71	\$187.29	\$215.44	\$273.62	\$310.85	3
33	\$44.72	\$54.51	\$62.79	\$69.45	\$84.41	\$94.75	\$70.95	\$87.67	\$102.08	\$115.68	\$144.63	\$164.88	\$129.40	\$161.62	\$189.48	\$218.02	\$277.01	\$314.80	3
34	\$44.98	\$54.91	\$63.21	\$70.01	\$85.08	\$95.42	\$72.04	\$89.02	\$103.71	\$117.58	\$147.07	\$167.72	\$130.90	\$163.51	\$191.79	\$220.74	\$280.56	\$318.87	3
35	\$45.26	\$55.18	\$63.61	\$70.54	\$85.77	\$96.24	\$73.13	\$90.39	\$105.34	\$119.46	\$149.65	\$170.72	\$132.52	\$165.43	\$194.10	\$223.46	\$284.08	\$322.94	3
36 37	\$45.67 \$46.21	\$55.86 \$56.54	\$64.43 \$65.24	\$71.37 \$72.30	\$87.00 \$88.22	\$97.60 \$98.95	\$74.49 \$75.84	\$92.15 \$93.93	\$107.38 \$109.55	\$121.92 \$124.37	\$152.78 \$156.03	\$174.25 \$177.92	\$134.30 \$136.06	\$167.58 \$169.90	\$196.68 \$199.41	\$226.58 \$229.71	\$288.01 \$292.10	\$327.57 \$332.19	3
38	\$46.63	\$57.09	\$66.06	\$73.27	\$89.30	\$100.32	\$75.64	\$95.69	\$111.73	\$124.37	\$159.30	\$177.92	\$137.84	\$172.22	\$202.12	\$232.83	\$292.10	\$336.96	3
39	\$47.03	\$57.76	\$66.88	\$74.22	\$90.53	\$101.67	\$78.69	\$97.60	\$113.91	\$129.53	\$162.71	\$185.41	\$139.72	\$174.52	\$204.83	\$236.09	\$300.39	\$341.72	3
40	\$47.57	\$58.45	\$67.69	\$75.17	\$91.75	\$103.03	\$80.20	\$99.49	\$116.21	\$132.11	\$166.10	\$189.35	\$141.63	\$176.83	\$207.55	\$239.36	\$304.61	\$346.60	
41	\$47.99	\$59.12	\$68.50	\$76.11	\$92.97	\$104.53	\$81.70	\$101.40	\$118.53	\$134.84	\$169.64	\$193.28	\$143.53	\$179.28	\$210.41	\$242.62	\$308.94	\$351.49	4
42	\$48.52	\$59.68	\$69.31	\$77.08	\$94.20	\$105.88	\$83.18	\$103.30	\$120.85	\$137.55	\$173.17	\$197.35	\$145.43	\$181.73	\$213.26	\$245.88	\$313.30	\$356.52	4
43	\$48.92	\$60.35	\$70.15	\$78.02	\$95.42	\$107.24	\$84.69	\$105.34	\$123.27	\$140.39	\$176.83	\$201.43	\$147.33	\$184.18	\$216.12	\$249.28	\$317.64	\$361.55	4
44	\$49.35	\$61.03	\$70.95	\$78.97	\$96.63	\$108.60	\$86.30	\$107.38	\$125.72	\$143.26	\$180.50	\$205.65	\$149.24	\$186.62	\$218.97	\$252.68	\$322.14	\$366.73	4
45 46	\$49.89 \$50.70	\$61.70 \$62.93	\$71.76 \$73.40	\$79.92 \$81.70	\$97.73 \$100.17	\$109.95 \$112.68	\$88.07 \$91.34	\$109.55 \$113.76	\$128.17 \$132.66	\$146.26 \$150.60	\$184.31 \$189.07	\$210.14 \$215.57	\$151.29 \$153.73	\$189.07 \$192.06	\$221.96 \$225.50	\$256.07 \$260.30	\$326.75 \$332.19	\$372.16 \$378.41	4
46 47	\$50.70 \$51.66	\$62.93 \$64.15	\$73.40 \$74.89	\$81.70 \$83.60	\$100.17 \$102.48	\$112.68 \$115.39	\$91.34 \$94.75	\$113.76 \$118.11	\$132.66 \$137.28	\$150.60 \$155.10	\$189.07 \$193.82	\$215.57 \$221.14	\$153.73 \$156.18	\$192.06 \$195.04	\$225.50	\$260.30 \$264.50	\$332.19	\$378.41 \$384.66	4
48	\$52.46	\$65.51	\$76.54	\$85.36	\$102.46	\$117.98	\$98.27	\$122.60	\$142.04	\$159.71	\$193.62	\$226.86	\$158.62	\$198.18	\$232.69	\$268.85	\$343.20	\$391.05	1 4
49	\$53.42	\$66.74	\$78.15	\$87.27	\$104.73	\$120.70	\$101.94	\$127.22	\$147.07	\$164.46	\$203.74	\$232.69	\$161.06	\$201.30	\$236.38	\$273.20	\$348.91	\$397.57	4
50	\$54.38	\$67.96	\$79.65	\$89.02	\$109.55	\$123.41	\$105.75	\$132.11	\$152.24	\$169.36	\$208.91	\$238.69	\$163.64	\$204.42	\$240.18	\$277.70	\$354.61	\$404.23	5
51	\$55.18	\$69.18	\$81.28	\$90.80	\$111.87	\$126.14	\$109.69	\$137.14	\$157.54	\$174.38	\$214.21	\$244.79	\$166.23	\$207.69	\$243.99	\$282.17	\$360.47	\$411.03	5
52	\$56.15	\$70.54	\$82.91	\$92.69	\$114.17	\$128.86	\$113.76	\$142.32	\$163.11	\$179.55	\$219.66	\$251.05	\$168.81	\$210.95	\$247.92	\$286.78	\$366.44	\$417.83	5
53	\$56.96	\$71.76	\$84.41	\$94.46	\$116.62	\$131.44	\$117.98	\$147.74	\$168.81	\$184.85	\$225.21	\$257.44	\$171.53	\$214.35	\$251.86	\$291.42	\$372.57	\$424.76	5
54 55	\$57.90 \$58.85	\$72.99 \$74.22	\$86.04 \$87.67	\$96.37 \$98.14	\$118.94 \$121.25	\$134.16 \$136.87	\$122.47 \$127.35	\$153.32 \$159.30	\$174.80 \$180.90	\$190.29 \$196.00	\$230.93 \$237.05	\$264.10 \$270.62	\$174.25 \$176.83	\$217.76 \$221.28	\$255.94 \$260.02	\$296.17 \$300.80	\$378.67 \$384.93	\$431.82 \$439.03	5
56	\$64.43	\$80.61	\$94.46	\$106.01	\$131.44	\$130.07	\$133.48	\$166.91	\$189.48	\$206.20	\$251.45	\$270.02	\$176.63	\$230.93	\$271.71	\$314.80	\$403.56	\$460.50	5
57	\$70.15	\$87.00	\$101.27	\$114.04	\$141.78	\$160.26	\$139.87	\$174.93	\$198.44	\$216.93	\$266.82	\$304.87	\$191.79	\$240.98	\$283.94	\$329.34	\$422.98	\$483.07	5
58	\$75.84	\$93.23	\$108.07	\$121.92	\$151.96	\$171.95	\$146.65	\$183.35	\$207.96	\$228.22	\$283.13	\$323.64	\$199.81	\$251.45	\$296.71	\$344.57	\$443.37	\$506.72	5
59	\$81.55	\$99.62	\$114.99	\$129.80	\$162.16	\$183.64	\$153.73	\$192.20	\$217.89		\$300.39	\$343.48	\$208.09	\$262.46	\$310.03	\$360.60	\$464.72	\$531.45	5
60	\$87.14	\$106.01	\$121.78	\$137.69	\$172.35	\$195.31	\$161.19	\$201.43	\$228.22	\$252.40	\$318.74	\$364.54	\$216.67	\$273.89	\$323.90	\$377.32	\$487.14	\$557.42	: 6
61	\$92.83	\$112.27	\$128.58	\$145.57	\$182.55	\$207.15	\$168.96	\$211.09	\$239.08	\$265.46	\$338.19	\$386.97	\$225.63	\$285.85	\$338.45	\$394.85	\$510.66	\$584.73	6
62	\$98.53	\$118.66	\$135.39	\$153.59	\$192.75	\$218.82	\$177.11	\$221.28	\$250.64	\$279.05	\$358.71	\$411.03	\$235.01	\$298.21	\$353.67	\$413.07	\$535.41	\$613.27	6
63 64	\$108.87 \$119.20	\$131.17 \$143.80	\$149.79 \$164.33	\$169.90 \$186.36	\$213.40 \$234.06	\$242.34 \$265.72	\$186.89 \$197.09	\$233.38 \$246.14	\$268.85 \$288.43	\$301.34 \$325.40	\$386.44 \$416.34	\$442.29 \$476.00	\$252.14 \$270.49	\$319.28 \$341.85	\$378.27 \$404.64	\$440.66 \$470.16	\$569.38 \$605.52	\$651.62 \$692.26	6
65	\$129.53	\$156.32	\$178.74	\$202.67	\$254.72	\$289.23	\$207.96	\$259.62	\$309.49	\$351.35	\$448.54	\$512.29	\$290.19	\$366.04	\$432.77	\$501.69	\$644.01	\$735.47	6
66	\$139.87	\$168.96	\$193.15	\$219.11	\$275.52	\$312.75	\$219.38	\$273.76	\$332.06	\$379.35	\$483.20	\$551.30	\$311.26	\$391.99	\$462.94	\$535.27	\$684.91	\$781.42	6
67	\$150.33	\$181.45	\$207.55	\$235.55	\$296.17	\$336.26	\$231.34	\$288.56	\$356.39	\$409.39	\$520.31	\$593.30	\$333.68	\$419.73	\$495.17	\$571.14	\$728.67	\$830.21	6
68	\$170.72	\$206.60	\$236.51	\$267.91	\$336.00	\$381.12	\$257.71	\$321.87	\$393.63	\$450.72	\$570.33	\$649.17	\$363.86	\$458.47	\$541.37	\$622.11	\$789.43	\$897.76	6
69	\$191.10	\$231.60	\$265.59	\$300.39	\$375.70	\$425.98	\$287.07	\$358.97	\$434.82	\$496.26	\$625.10	\$710.34	\$396.76	\$500.73	\$591.94	\$677.56	\$855.22	\$970.76	6
70	\$211.50	\$256.77	\$294.69	\$332.74	\$415.51	\$470.84	\$319.83	\$400.28	\$480.35	\$546.41	\$685.18	\$777.21	\$432.50	\$546.81	\$647.25	\$738.05	\$926.59		7
71 72	\$231.88 \$252.27	\$281.78 \$306.91	\$323.77 \$352.72	\$365.21 \$397.57	\$455.33 \$495.17	\$515.70 \$560.41	\$356.26	\$446.37 \$497.88	\$530.64 \$586.08	\$601.59 \$662.22	\$750.98 \$822.87	\$850.32 \$930.39	\$471.52 \$514.05	\$597.24 \$652.16	\$707.74 \$773.81	\$803.85			7
73	\$252.27 \$288.97	\$306.91	\$352.72 \$407.63	\$397.57 \$457.92	\$495.17 \$567.74	\$560.41 \$641.42	\$396.90 \$439.70	\$497.88 \$553.61	\$586.08 \$653.38	\$662.22 \$736.15			\$514.05 \$564.48	\$652.16 \$718.76	\$773.81 \$854.81	\$875.48 \$964.50	\$1,087.50		7
74	\$325.67	\$399.76	\$462.68	\$518.28	\$640.19	\$722.44	\$487.14	\$615.59	\$728.40				\$619.80	\$792.15	\$944.39	\$1,062.50			7
75	\$362.23	\$446.22	\$517.58	\$578.75	\$712.77	\$803.43	\$539.74	\$684.64	\$812.00	\$909.86			\$680.57	\$873.03		\$1,170.42			7
76	\$398.92	\$492.71	\$572.50	\$639.10	\$785.36	\$884.44	\$598.06	\$761.30	\$905.24	\$1,011.54	\$1,237.43	\$1,390.47	\$747.30	\$962.19	\$1,152.61	\$1,289.36	\$1,576.02	\$1,768.20	7
77	\$435.62	\$539.21	\$627.42	\$699.45	\$857.79	\$965.45	\$662.75	\$846.79	\$1,009.09				\$820.55	\$1,060.46		\$1,420.39	\$1,729.20		7
78	\$469.47	\$582.14	\$678.66	\$756.14		\$1,040.88	\$704.75	\$902.25	\$1,076.78				\$866.23	\$1,122.04	\$1,349.44	\$1,504.25			7
79	\$503.32	\$625.10	\$729.90	\$812.81		\$1,116.46	\$749.34	\$961.38	\$1,148.94				\$914.49	\$1,187.14		\$1,593.01			7
80 81	\$537.16 \$571.01	\$668.06 \$711.01	\$781.14 \$832.39	\$869.49 \$926.31	\$1,062.50 \$1,130.74	\$1,192.03	\$796.77 \$847.19	\$1,024.31 \$1.091.31	\$1,226.02 \$1.308.25	\$1,363.15 \$1,453.42			\$965.45 \$1.019.28	\$1,256.05 \$1,328.91	\$1,515.39 \$1,605.92	\$1,687.06 \$1,786.69	\$2,044.27 \$2,161.57		8
81 82	\$571.01 \$604.85	\$711.01 \$753.96	\$832.39 \$883.63	\$926.31	\$1,130.74	\$1,267.47 \$1,343.05	\$847.19 \$901.02	\$1,091.31	\$1,308.25 \$1.395.79	\$1,453.42 \$1.549.92	\$1,759.92 \$1,873.54		\$1,019.28	\$1,328.91 \$1,405.98	\$1,605.92	\$1,786.69	\$2,161.57		ع ا
83	\$649.30	\$810.92			\$1,190.03	\$1,444.58			\$1,393.79				\$1,076.09	\$1,490.12		\$2,007.29	\$2,422.68		8
84	\$693.74					\$1,545.98				\$1,760.46			\$1,205.35		\$1,916.49		\$2,567.98		٤
85	\$738.19	\$924.53	\$1,088.20	\$1,210.38	\$1,473.81	\$1,647.52			\$1,691.41				\$1,275.62			\$2,258.88	\$2,721.98	\$3,020.18	8
86	\$782.64		\$1,156.42	\$1,286.09	\$1,565.56	\$1,749.04	\$1,152.61	\$1,495.96	\$1,803.28	\$1,999.67	\$2,408.27	\$2,674.25	\$1,349.97	\$1,774.33	\$2,158.03	\$2,396.30	\$2,885.21	\$3,198.50	8
87					\$1,657.16					\$2,131.12			\$1,428.67		\$2,290.01	\$2,542.14	\$3,058.24		. 8
88		\$1,090.64	\$1,286.78	\$1,431.39	\$1,742.65	\$1,946.26	\$1,280.79	\$1,663.68	\$2,008.25		\$2,679.15	\$2,972.34	\$1,487.13	\$1,956.87	\$2,383.52	\$2,646.00	\$3,184.64		8
89		\$1,142.83				\$2,041.95			\$2,097.55		\$2,799.17		\$1,547.88	\$2,036.37		\$2,754.18	\$3,316.36		8
90 91		\$1,195.17 \$1,247.35		\$1,570.44 \$1,640.04	\$1,913.78 \$1,999.28	\$2,137.65 \$2,233.33	\$1,398.09 \$1,460.75		\$2,190.79 \$2,288.24			\$3,244.73 \$3,390.17	\$1,611.08 \$1,676.86	\$2,119.03 \$2,205.05	\$2,582.11 \$2,687.44	\$2,866.74 \$2,983.89	\$3,453.49	\$3,826.87 \$3,985.64	9
91 92	+	\$1,247.35	+ .,	\$1,640.04	\$1,999.28 \$2.084.78	\$2,233.33	\$1,460.75	\$1,895.02 \$1,979.02	\$2,288.24		\$3,055.39	\$3,390.17 \$3,542.11	\$1,676.86	\$2,205.05	\$2,687.44	\$2,983.89 \$3.105.95	\$3,596.22 \$3,744.78		9
92		\$1,299.54			\$2,084.78	\$2,329.02	\$1,563.10		\$2,390.18			\$3,542.11	\$1,745.51	\$2,294.64	\$2,797.00	\$3,105.95	\$3,744.78		1
94	\$1,004.33			\$1,799.19		\$2,452.58		\$2,024.05	\$2,500.02				\$1,819.18			\$3,229.77		\$4,316.34	
95	\$1,121.08				\$2,251.55	\$2,514.42			\$2,556.81				\$1,857.24			\$3,293.52			
96	\$1,149.08	\$1,435.75	\$1,695.35	\$1,888.91	\$2,307.13	\$2,576.13	\$1,679.72	\$2,168.22	\$2,614.87	\$2,898.81	\$3,495.22	\$3,874.46	\$1,896.11	\$2,482.49	\$3,022.64	\$3,358.49	\$4,053.73	\$4,488.41	9
97	\$1,177.08					\$2,637.96		\$2,218.24				\$3,962.26	\$1,935.66			\$3,424.55			9
98 99	\$1,205.22 \$1,233.22				\$2,418.32 \$2,473.91					\$3,032.40 \$3,101.46			\$1,976.04		\$3,142.65 \$3,204.49	\$3,491.97			. 9

ļ				Moi	nthly Premiu	m per \$300	Monthly Ber					ulting in 23.	12% Cumula	tive Increase	e)				
Issue		F	uture Purch	ase Ontion			С	omprehensi Aut	ve - 30 Day o 3% Comp			1		Δıı	n 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$4.17	\$5.12	\$5.83	\$6.44	\$7.78	\$8.71	\$6.06	\$7.50	\$8.70	\$9.82	\$12.20	\$13.96	\$11.16	\$13.86	\$16.20	\$18.56	\$23.47	\$26.60	25
26	\$4.20	\$5.14	\$5.89	\$6.49	\$7.84	\$8.77	\$6.16	\$7.61	\$8.83	\$9.97	\$12.41	\$14.20	\$11.29	\$14.01	\$16.38	\$18.78	\$23.76	\$26.94	26
27	\$4.22	\$5.17	\$5.92	\$6.53	\$7.91	\$8.85	\$6.25	\$7.73	\$8.96	\$10.13	\$12.63	\$14.45	\$11.43	\$14.18	\$16.59	\$19.01	\$24.05	\$27.29	27
28	\$4.25	\$5.21	\$5.95	\$6.59	\$7.97	\$8.93	\$6.35	\$7.86	\$9.11	\$10.31	\$12.84	\$14.69	\$11.56	\$14.36	\$16.78	\$19.24	\$24.37	\$27.65	28
29 30	\$4.27 \$4.29	\$5.24 \$5.27	\$6.01 \$6.04	\$6.63 \$6.68	\$8.04 \$8.10	\$8.99 \$9.08	\$6.44 \$6.53	\$7.98 \$8.10	\$9.26 \$9.40	\$10.48 \$10.65	\$13.06 \$13.29	\$14.97 \$15.22	\$11.70 \$11.83	\$14.53 \$14.69	\$16.98 \$17.19	\$19.47 \$19.71	\$24.66 \$24.98	\$27.99 \$28.35	29 30
31	\$4.29	\$5.30	\$6.04	\$6.74	\$8.16	\$9.06	\$6.63	\$8.23	\$9.55	\$10.83	\$13.52	\$15.48	\$11.97	\$14.88	\$17.19	\$19.71	\$25.31	\$28.72	31
32	\$4.34	\$5.34	\$6.14	\$6.79	\$8.23	\$9.21	\$6.74	\$8.35	\$9.71	\$10.99	\$13.76	\$15.75	\$12.10	\$15.04	\$17.59	\$20.21	\$25.62	\$29.09	32
33	\$4.38	\$5.37	\$6.17	\$6.82	\$8.28	\$9.28	\$6.84	\$8.48	\$9.86	\$11.18	\$13.99	\$16.02	\$12.26	\$15.23	\$17.81	\$20.45	\$25.95	\$29.46	33
34	\$4.39	\$5.40	\$6.23	\$6.87	\$8.35	\$9.36	\$6.93	\$8.61	\$10.02	\$11.37	\$14.23	\$16.29	\$12.40	\$15.42	\$18.01	\$20.70	\$26.27	\$29.84	34
35	\$4.41	\$5.44	\$6.26	\$6.92	\$8.40	\$9.43	\$7.04	\$8.74	\$10.19	\$11.55	\$14.47	\$16.56	\$12.55	\$15.59	\$18.23	\$20.94	\$26.60	\$30.23	35
36	\$4.46	\$5.50	\$6.35	\$7.02	\$8.52	\$9.57	\$7.17	\$8.91	\$10.38	\$11.78	\$14.77	\$16.90	\$12.72	\$15.79	\$18.48	\$21.23	\$26.96	\$30.66	36
37 38	\$4.51 \$4.55	\$5.57 \$5.63	\$6.41 \$6.50	\$7.11 \$7.20	\$8.64 \$8.75	\$9.71 \$9.84	\$7.31 \$7.46	\$9.09 \$9.26	\$10.59 \$10.81	\$12.02 \$12.27	\$15.09 \$15.40	\$17.26 \$17.61	\$12.89 \$13.06	\$16.01 \$16.22	\$18.72 \$18.99	\$21.52 \$21.82	\$27.34 \$27.73	\$31.10 \$31.54	37 38
39	\$4.59	\$5.69	\$6.57	\$7.29	\$8.87	\$9.97	\$7.59	\$9.43	\$11.00	\$12.52	\$15.73	\$17.01	\$13.24	\$16.44	\$19.24	\$22.12	\$28.11	\$32.00	39
40	\$4.65	\$5.77	\$6.66	\$7.39	\$8.99	\$10.10	\$7.72	\$9.62	\$11.22	\$12.77	\$16.05	\$18.37	\$13.41	\$16.66	\$19.50	\$22.42	\$28.52	\$32.46	40
41	\$4.68	\$5.82	\$6.74	\$7.48	\$9.11	\$10.25	\$7.87	\$9.81	\$11.45	\$13.02	\$16.38	\$18.75	\$13.57	\$16.88	\$19.77	\$22.73	\$28.92	\$32.92	41
42	\$4.72	\$5.89	\$6.82	\$7.58	\$9.24	\$10.38	\$8.02	\$9.98	\$11.67	\$13.29	\$16.74	\$19.15	\$13.77	\$17.10	\$20.03	\$23.04	\$29.32	\$33.38	42
43	\$4.78	\$5.94	\$6.90	\$7.65	\$9.35	\$10.50	\$8.16	\$10.19	\$11.90	\$13.55	\$17.08	\$19.55	\$13.95	\$17.34	\$20.30	\$23.36	\$29.75	\$33.87	43
44 45	\$4.81	\$6.01	\$6.98	\$7.75	\$9.47	\$10.63	\$8.31	\$10.38	\$12.15	\$13.83	\$17.44	\$19.94	\$14.13	\$17.57	\$20.57	\$23.68	\$30.17	\$34.35	44
45 46	\$4.87 \$4.95	\$6.06 \$6.19	\$7.05 \$7.22	\$7.84 \$8.03	\$9.60 \$9.82	\$10.78 \$11.05	\$8.48 \$8.76	\$10.58 \$10.96	\$12.38 \$12.78	\$14.12 \$14.52	\$17.80 \$18.24	\$20.36 \$20.89	\$14.32 \$14.54	\$17.82 \$18.10	\$20.85 \$21.18	\$24.02 \$24.41	\$30.58 \$31.09	\$34.83 \$35.41	45 46
46	\$5.04	\$6.33	\$7.22	\$8.20	\$10.05	\$11.00	\$9.08	\$11.35	\$13.20	\$14.92	\$18.71	\$20.69	\$14.54	\$18.38	\$21.52	\$24.41	\$31.60	\$36.00	46
48	\$5.13	\$6.45	\$7.52	\$8.38	\$10.29	\$11.57	\$9.39	\$11.76	\$13.63	\$15.34	\$19.20	\$21.95	\$15.01	\$18.68	\$21.87	\$25.21	\$32.12	\$36.60	48
49	\$5.21	\$6.57	\$7.68	\$8.58	\$10.50	\$11.83	\$9.73	\$12.18	\$14.08	\$15.77	\$19.69	\$22.51	\$15.24	\$18.98	\$22.20	\$25.62	\$32.65	\$37.22	49
50	\$5.29	\$6.70	\$7.84	\$8.74	\$10.73	\$12.09	\$10.07	\$12.61	\$14.55	\$16.22	\$20.19	\$23.07	\$15.48	\$19.27	\$22.57	\$26.05	\$33.20	\$37.83	50
51	\$5.38	\$6.82	\$7.99	\$8.93	\$10.97	\$12.35	\$10.43	\$13.06	\$15.03	\$16.67	\$20.71	\$23.66	\$15.73	\$19.58	\$22.92	\$26.46	\$33.75	\$38.46	51
52 53	\$5.46 \$5.56	\$6.94 \$7.06	\$8.15 \$8.31	\$9.10 \$9.28	\$11.20 \$11.43	\$12.63 \$12.89	\$10.81 \$11.18	\$13.53 \$14.01	\$15.53 \$16.04	\$17.13 \$17.61	\$21.25 \$21.78	\$24.27 \$24.88	\$15.97 \$16.22	\$19.89 \$20.21	\$23.29 \$23.66	\$26.88 \$27.32	\$34.31 \$34.87	\$39.10 \$39.75	52 53
53 54	\$5.66	\$7.06	\$8.47	\$9.28 \$9.46	\$11.43	\$12.89	\$11.18	\$14.01	\$16.04	\$18.11	\$21.78	\$24.88	\$16.22	\$20.21	\$23.00	\$27.32	\$34.87 \$35.45	\$40.42	53 54
55	\$5.74	\$7.10	\$8.62	\$9.64	\$11.89	\$13.41	\$11.95	\$15.03	\$17.13	\$18.60	\$22.85	\$26.18	\$16.74	\$20.84	\$24.42	\$28.21	\$36.04	\$41.09	55
56	\$6.29	\$7.95	\$9.30	\$10.42	\$12.89	\$14.55	\$12.52	\$15.75	\$17.95	\$19.60	\$24.24	\$27.78	\$17.43	\$21.75	\$25.52	\$29.52	\$37.78	\$43.09	56
57	\$6.85	\$8.58	\$9.96	\$11.19	\$13.89	\$15.71	\$13.12	\$16.49	\$18.80	\$20.67	\$25.70	\$29.47	\$18.14	\$22.70	\$26.67	\$30.88	\$39.60	\$45.20	57
58	\$7.40	\$9.19	\$10.63	\$11.97	\$14.90	\$16.86	\$13.75	\$17.28	\$19.69	\$21.77	\$27.24	\$31.27	\$18.91	\$23.69	\$27.86	\$32.31	\$41.50	\$47.41	58
59	\$7.96	\$9.82	\$11.30	\$12.75	\$15.89	\$18.00	\$14.40	\$18.11	\$20.60	\$22.93	\$28.90	\$33.19	\$19.69	\$24.73	\$29.12	\$33.81	\$43.51	\$49.72	59
60 61	\$8.51 \$9.07	\$10.44 \$11.07	\$11.98 \$12.66	\$13.52 \$14.31	\$16.89 \$17.89	\$19.15 \$20.29	\$15.09 \$15.80	\$18.98 \$19.87	\$21.58 \$22.61	\$24.17 \$25.48	\$30.65 \$32.50	\$35.21 \$37.34	\$20.50 \$21.35	\$25.80 \$26.92	\$30.42 \$31.79	\$35.37 \$37.02	\$45.62 \$47.81	\$52.15 \$54.69	60 61
62	\$9.62	\$11.68	\$13.32	\$15.09	\$18.91	\$21.44	\$16.58	\$20.82	\$23.65	\$26.85	\$34.49	\$39.62	\$22.25	\$28.08	\$33.23	\$38.74	\$50.12	\$57.39	62
63	\$10.61	\$12.93	\$14.74	\$16.69	\$20.92	\$23.75	\$17.77	\$22.28	\$25.47	\$28.97	\$37.14	\$42.60	\$23.86	\$30.07	\$35.55	\$41.33	\$53.31	\$60.97	63
64	\$11.62	\$14.16	\$16.16	\$18.30	\$22.94	\$26.06	\$19.05	\$23.86	\$27.41	\$31.26	\$39.97	\$45.80	\$25.60	\$32.20	\$38.02	\$44.10	\$56.71	\$64.77	64
65	\$12.64	\$15.40	\$17.58	\$19.91	\$24.98	\$28.35	\$20.41	\$25.55	\$29.51	\$33.72	\$43.01	\$49.25	\$27.45	\$34.47	\$40.66	\$47.05	\$60.31	\$68.82	65
66 67	\$13.64 \$14.65	\$16.64 \$17.88	\$19.00 \$20.41	\$21.52 \$23.13	\$26.99 \$29.03	\$30.66 \$32.97	\$21.89 \$23.46	\$27.34 \$29.27	\$31.76 \$34.21	\$36.39 \$39.26	\$46.31 \$49.84	\$52.95 \$56.92	\$29.45 \$31.58	\$36.91 \$39.53	\$43.50 \$46.52	\$50.21 \$53.56	\$64.14 \$68.22	\$73.12 \$77.69	66 67
68	\$14.65	\$20.34	\$23.27	\$26.31	\$32.94	\$37.35	\$25.82	\$32.26	\$37.75	\$43.17	\$54.57	\$62.20	\$34.43	\$43.18	\$50.85	\$58.33	\$73.90	\$84.00	68
69	\$18.62	\$22.81	\$26.12	\$29.51	\$36.83	\$41.75	\$28.43	\$35.58	\$41.66	\$47.48	\$59.74	\$67.97	\$37.53	\$47.15	\$55.62	\$63.54	\$80.07	\$90.84	69
70	\$20.62	\$25.28	\$28.98	\$32.67	\$40.74	\$46.13	\$31.30	\$39.23	\$45.99	\$52.22	\$65.39	\$74.28	\$40.91	\$51.50	\$60.81	\$69.20	\$86.75	\$98.23	70
71	\$22.62	\$27.75	\$31.86	\$35.86	\$44.65	\$50.52	\$34.46	\$43.24	\$50.74	\$57.42	\$71.61	\$81.17	\$44.61	\$56.26	\$66.48	\$75.37	\$93.99	\$106.22	71
72	\$24.60	\$30.23	\$34.71	\$39.04	\$48.54	\$54.92	\$37.93	\$47.67	\$55.99	\$63.17	\$78.39	\$88.68	\$48.65	\$61.44	\$72.68	\$82.10	\$101.82	\$114.85	72
73 74	\$28.18 \$31.76	\$34.81 \$39.38	\$40.11 \$45.52	\$44.97 \$50.90	\$55.65 \$62.77	\$62.87 \$70.80	\$42.01 \$46.54	\$52.97 \$58.87	\$62.37 \$69.47	\$70.17 \$77.93	\$86.72 \$95.94	\$97.95 \$108.20	\$53.41 \$58.64	\$67.71 \$74.63	\$80.31 \$88.74	\$90.45 \$99.62	\$111.71 \$122.58	\$125.81 \$137.85	73 74
74 75	\$35.33	\$39.38 \$43.96	\$45.52 \$50.93	\$56.84	\$69.87	\$70.80	\$46.54 \$51.56	\$65.43	\$77.38	\$86.56	\$106.14	\$108.20	\$64.39	\$82.25	\$98.03	\$109.75	\$134.49	\$137.85	74 75
76	\$38.91	\$48.53	\$56.33	\$62.77	\$76.98	\$86.67	\$57.10	\$72.71	\$86.18	\$96.14	\$117.42	\$132.00	\$70.71	\$90.65	\$108.30	\$120.90	\$147.58	\$165.45	76
77	\$42.48	\$53.11	\$61.73	\$68.69	\$84.09	\$94.60	\$63.25	\$80.79	\$95.99	\$106.78	\$129.90	\$145.79	\$77.66	\$99.90	\$119.64	\$133.19	\$161.88	\$181.25	77
78	\$45.78	\$57.34	\$66.77	\$74.27	\$90.77	\$102.00	\$67.25	\$86.05	\$102.38	\$113.81	\$138.23	\$154.90	\$81.97	\$105.70	\$126.78	\$141.06	\$171.16	\$191.39	78
79	\$49.08	\$61.57	\$71.80	\$79.82	\$97.47	\$109.41	\$71.50	\$91.64	\$109.19	\$121.30	\$147.09	\$164.60	\$86.54	\$111.82	\$134.34	\$149.38	\$180.99	\$202.09	79
80	\$52.37	\$65.79	\$76.85	\$85.40	\$104.16	\$116.82	\$76.01	\$97.60	\$116.44	\$129.27	\$156.51	\$174.91	\$91.36	\$118.31	\$142.36	\$158.19	\$191.39	\$213.39	80
81 82	\$55.67 \$58.97	\$70.03 \$74.27	\$81.89 \$86.94	\$90.96 \$96.54	\$110.84 \$117.53	\$124.22 \$131.61	\$80.81 \$85.93	\$103.94 \$110.69	\$124.20 \$132.45	\$137.78 \$146.85	\$166.55 \$177.21	\$185.86 \$197.48	\$96.45 \$101.83	\$125.19 \$132.45	\$150.85 \$159.87	\$167.54 \$177.42	\$202.37 \$213.98	\$225.32 \$237.93	81 82
83	\$63.31	\$79.87	\$93.64	\$103.98	\$126.52	\$141.56	\$91.36	\$117.86	\$141.18	\$156.47	\$188.66	\$210.04	\$107.76	\$140.37	\$169.65	\$188.23	\$213.90	\$251.97	83
84	\$67.66	\$85.47	\$100.35	\$111.43	\$135.51	\$151.52	\$97.15	\$125.48	\$150.49	\$166.73	\$200.85	\$223.40	\$114.04	\$148.79	\$180.02	\$199.67	\$240.41	\$266.84	84
85	\$71.99	\$91.08	\$107.06	\$118.85	\$144.49	\$161.46	\$103.31	\$133.60	\$160.41	\$177.66	\$213.84	\$237.61	\$120.69	\$157.70	\$191.04	\$211.83	\$254.83	\$282.60	85
86	\$76.32	\$96.67	\$113.76	\$126.31	\$153.47	\$171.39	\$109.86	\$142.24	\$170.99	\$189.31	\$227.65	\$252.72	\$127.74	\$167.14	\$202.72	\$224.71	\$270.11	\$299.29	86
87	\$80.66	\$102.28	\$120.45	\$133.74	\$162.46	\$181.34	\$116.84	\$151.44	\$182.29	\$201.70	\$242.33	\$268.79	\$135.19	\$177.15	\$215.12	\$238.37	\$286.31	\$316.97	87
88 89	\$84.74 \$88.85	\$107.43 \$112.57	\$126.58 \$132.70	\$140.58 \$147.40	\$170.84 \$179.22	\$190.72 \$200.10	\$122.06 \$127.51	\$158.13 \$165.11	\$190.36 \$198.81	\$210.64 \$219.99	\$253.15 \$264.46	\$280.81 \$293.37	\$140.71 \$146.47	\$184.33 \$191.82	\$223.91 \$233.04	\$248.12 \$258.27	\$298.15 \$310.47	\$330.11 \$343.82	88 89
90	\$92.93	\$112.57	\$132.70	\$147.40	\$179.22	\$200.10	\$127.51	\$172.40	\$207.62	\$219.99	\$264.46	\$293.37	\$146.47	\$191.82	\$233.04	\$258.27	\$310.47	\$343.82	90
91	\$97.02	\$122.86	\$144.93	\$161.05	\$195.99	\$218.85	\$139.15	\$180.01	\$216.83	\$239.93	\$288.60	\$320.19	\$158.68	\$207.71	\$252.46	\$279.82	\$336.67	\$372.94	91
92	\$101.11	\$128.01	\$151.06	\$167.89	\$204.38	\$228.24	\$145.38	\$187.98	\$226.43	\$250.57	\$301.51	\$334.49	\$165.18	\$216.16	\$262.76	\$291.25	\$350.59	\$388.42	92
93	\$103.86	\$131.36	\$155.00	\$172.27	\$209.82	\$234.28	\$148.89	\$192.30	\$231.57	\$256.26	\$308.39	\$342.05	\$168.63	\$220.46	\$267.91	\$297.00	\$357.61	\$396.08	93
94	\$106.58	\$134.71	\$158.92	\$176.69	\$215.27	\$240.33	\$152.51	\$196.72	\$236.82	\$262.08	\$315.44	\$349.80	\$172.14	\$224.84	\$273.16	\$302.86	\$364.76	\$403.91	94
95	\$109.32	\$138.04	\$162.85	\$181.09	\$220.73	\$246.39	\$156.21	\$201.24	\$242.19	\$268.02	\$322.65	\$357.72	\$175.73	\$229.31	\$278.50	\$308.82	\$372.06	\$411.86	95
96 97	\$112.05 \$114.78	\$141.42 \$144.76	\$166.79 \$170.72	\$185.50 \$189.90	\$226.17 \$231.61	\$252.46 \$258.52	\$159.97 \$163.84	\$205.85 \$210.56	\$247.67 \$253.27	\$274.09 \$280.33	\$330.03 \$337.57	\$365.80 \$374.07	\$179.41 \$183.17	\$233.87 \$238.51	\$283.95 \$289.54	\$314.93 \$321.12	\$379.52 \$387.11	\$419.98 \$428.29	96 97
98	\$117.52	\$144.76	\$170.72	\$194.30	\$237.08	\$264.57	\$167.79	\$215.40	\$258.99	\$286.71	\$345.29	\$382.54	\$187.00	\$243.27	\$295.23	\$327.46	\$394.85	\$436.72	98
99	\$120.25	\$151.45	\$178.56	\$198.71	\$242.52	\$270.62	\$171.84	\$220.34	\$264.85	\$293.23	\$353.18	\$391.19	\$190.91	\$248.12	\$301.03	\$333.90	\$402.75	\$445.34	99
100+	\$122.99	\$154.80	\$182.51	\$203.11	\$247.97	\$276.67	\$175.98	\$225.39	\$270.85	\$299.91	\$361.25	\$400.04	\$194.90	\$253.07	\$306.93	\$340.49	\$410.83	\$454.14	100-

54   \$16.61   \$21.14   \$24.87   \$27.90   \$32.47   \$33.59   \$32.59   \$32.2					Qua	rterly Premi	um per \$30	) Monthly Be	nefit Amoun	t After 1.75%	6 Phase 3 I	ncrease (Re	esulting in 23.	12% Cumul	ative Increas	se)				
25	Issue		F	uture Purch	ase Option		1						•		Aut	to 5% Comp	ound Inflati	on		Issue
87 812.34 816.10 817.31 818.07 823.06 826.35 816.00 82.37 82.60 81.03 82.37 82.60 81.03 82.37 82.00 82																		7 Year	Lifetime	Age
Size																		\$68.99 \$69.85	\$78.18 \$79.20	25 26
Str.																		\$70.74	\$80.22	27
19			\$15.31	\$17.52		\$23.41	\$26.25	\$18.64	\$23.10	\$26.79		\$37.75	\$43.21				\$56.58	\$71.63	\$81.26	28
31 S1277 \$15.05 \$17.07 \$15.07 \$17.02 \$119.80 \$22.99 \$26.65 \$19.82 \$23.418 \$25.00 \$23.51 \$25.00 \$25.0					T		4-0										+-·	\$72.54 \$73.44	\$82.33 \$83.36	29 30
32 51276 51577 51602 310.94 524.18 37.08 519.00 526.51 32.03 52.03																		\$74.39	\$84.45	31
34   512.89   516.89   516.20   520.21   524.73   527.70   520.21   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.73   520.74   520.7			\$15.71				\$27.08		\$24.53				\$46.30	\$35.58	\$44.23	\$51.72	\$59.41	\$75.33	\$85.53	32
Strong   S																		\$76.28 \$77.24	\$86.62 \$87.75	33 34
36 \$13.10 \$16.18 \$16.04 \$20.63 \$20.41 \$28.50 \$20.65 \$20.41 \$28.05 \$1.00 \$20.72 \$31.13 \$35.35 \$44.34 \$49.70 \$37.39 \$46.44 \$4.54.25 \$52.60 \$30.72 \$31.35 \$40.50 \$40.70 \$37.09 \$41.00 \$30.00 \$36.20 \$68.27 \$31.35 \$40.35 \$40.35 \$40.45 \$40.25 \$51.60 \$30.25 \$40.2																		\$77.24	\$88.87	35
38 \$13.56 \$16.54 \$19.11 \$21.17 \$25.73 \$22.92 \$21.91 \$27.22 \$31.75 \$38.00 \$45.22 \$51.80 \$38.40 \$47.67 \$85.61 \$94.14 \$13.17 \$10.00 \$21.98 \$30.10 \$23.19 \$22.29 \$27.73 \$22.36 \$30.87 \$40.00																		\$79.27	\$90.13	36
99 \$13.51 \$16.72 \$19.33 \$21.42 \$26.10 \$29.31 \$22.29 \$27.75 \$22.36 \$38.75 \$46.21 \$52.80 \$38.92 \$48.33 \$56.68 \$36.61 \$4 \$13.64 \$16.94 \$11.95 \$21.10 \$22	٠.	♥.o.zo					Ψ20.00	Ψ=1.00						ΨΟ1.00			ψ00. <b>L</b> 1	\$80.39 \$81.51	\$91.43 \$92.73	37 38
40 \$13.64 \$16.94 \$19.99 \$21.71 \$26.66 \$29.72 \$22.99 \$28.22 \$33.01 \$37.74 \$47.20 \$54.01 \$39.42 \$48.99 \$57.34 \$36.54 \$14.51 \$39.93 \$40.62 \$58.61 \$36.62 \$41.51 \$30.03 \$17.13 \$20.05 \$22.26 \$27.16 \$30.05 \$22.14 \$22.51 \$23.04 \$32.07 \$30.05 \$22.05 \$27.16 \$30.05 \$22.05 \$27.16 \$30.05 \$22.05 \$27.16 \$30.05 \$27.05 \$20.05																		\$82.68	\$94.08	39
42 \$13.90 \$17.31 \$20.05 \$22.6 \$27.16 \$30.51 \$23.57 \$29.34 \$34.22 \$30.05 \$49.20 \$56.29 \$40.48 \$50.27 \$57.85 \$8.88 \$67.72 \$43 \$14.05 \$17.48 \$17.48 \$20.27 \$22.22 \$27.46 \$30.05 \$22.90 \$27.84 \$31.27 \$22.44 \$30.51 \$35.69 \$40.55 \$17.55 \$17.65 \$17.17 \$20.27 \$25.22 \$22.20 \$27.84 \$31.27 \$22.44 \$30.51 \$35.69 \$40.55 \$17.55 \$17.65 \$17.17 \$20.27 \$20.22 \$22.20 \$27.84 \$31.27 \$22.44 \$30.51 \$35.69 \$40.55 \$17.			\$16.94			\$26.46						\$47.20	\$54.01		\$48.98	\$57.34		\$83.83	\$95.42	40
44   S14.06   S17.48   \$20.27   \$22.52   \$27.46   \$30.88   \$23.99   \$29.92   \$36.00   \$38.06   \$50.21   \$57.46   \$30.07   \$59.09   \$88.67   \$44   \$31.46   \$17.67   \$30.52   \$22.06   \$25.16   \$31.67   \$32.40   \$31.00   \$36.03   \$34.15   \$52.00   \$50.87   \$36.08   \$36.08   \$31.74   \$36.00   \$36.08																		\$85.03	\$96.79	41 42
44 514.16 \$17.67 \$20.52 \$22.90 \$27.84 \$31.27 \$24.44 \$30.51 \$35.09 \$40.65 \$51.25 \$36.64 \$41.55 \$51.66 \$80.48 \$90.61 \$45.55 \$1.66 \$80.48 \$90.61 \$45.55 \$1.65 \$10.90 \$52.37 \$81.10 \$36.30 \$1.45 \$35.30 \$36.30 \$35.30 \$36.30 \$3																		\$86.21 \$87.44	\$98.16 \$99.58	42
46 \$14.55 \$18.21 \$21.21 \$22.61 \$28.85 \$32.47 \$25.76 \$32.22 \$37.58 \$42.67 \$53.64 \$53.64 \$42.75 \$53.21 \$32.30 \$71.77 \$47 \$18.60 \$20.54 \$32.18 \$22.10 \$25.51 \$20.22 \$34.63 \$27.61 \$34.57 \$40.08 \$45.10 \$56.42 \$46.15 \$56.42 \$44.12 \$56.40 \$34.45 \$54.04 \$35.05 \$32.40 \$25.19 \$30.80 \$34.78 \$23.60 \$35.81 \$43.05 \$56.42 \$44.12 \$56.61 \$36.62 \$74.12 \$40.00 \$4	44	\$14.16	\$17.67	\$20.52	\$22.80	\$27.84	\$31.27	\$24.44	\$30.51	\$35.69	\$40.65	\$51.25	\$58.64	\$41.55	\$51.66	\$60.48	\$69.61	\$88.68	\$100.99	44
48 516.0 \$18.80 \$21.68 \$24.10 \$29.54 \$33.22 \$26.68 \$33.27 \$38.81 \$43.48 \$55.05 \$18.98 \$24.10 \$44.12 \$55.41 \$49 \$15.31 \$19.33 \$22.60 \$25.70 \$31.56 \$34.03 \$27.70 \$31.56 \$35.55 \$23.60 \$35.81 \$41.40 \$46.37 \$57.88 \$60.16 \$44.81 \$55.78 \$65.29 \$77.50 \$15.60 \$37.00 \$42.70 \$31.56 \$35.55 \$23.40 \$37.77 \$42.79 \$47.67 \$37.80 \$60.16 \$44.81 \$55.78 \$68.29 \$77.50 \$15.60 \$35.55 \$22.40 \$30.50 \$35.50 \$32.40 \$35.50 \$35.50 \$32.40 \$35.70 \$42.70 \$47.67 \$44.81 \$55.78 \$68.20 \$77.50 \$15.60 \$35.50 \$32.40 \$35.50 \$35.50 \$32.40 \$35.50 \$35.50 \$32.40 \$35.70 \$42.70 \$47.67 \$44.81 \$55.78 \$68.20 \$77.50 \$47																		\$89.91 \$91.40	\$102.40 \$104.10	45 46
48 \$15.00 \$18.98 \$22.12 \$24.64 \$30.23 \$24.03 \$27.61 \$34.57 \$40.08 \$45.17 \$57.88 \$66.16 \$44.12 \$56.49 \$184.28 \$74.12 \$35.60 \$35.18 \$34.08 \$34.08 \$34.08 \$34.08 \$35.00 \$35.81 \$34.14 \$46.37 \$57.88 \$66.16 \$46.28 \$35.65 \$35.6																		\$91.40 \$92.92	\$104.10 \$105.85	46 47
50	48	\$15.06	\$18.98	\$22.12	\$24.64	\$30.23	\$34.03	\$27.61	\$34.57	\$40.08	\$45.10	\$56.42	\$64.54	\$44.12	\$54.91	\$64.28	\$74.12	\$94.43	\$107.62	48
51																		\$96.00	\$109.43	49
52																		\$97.59 \$99.23	\$111.24 \$113.08	50 51
55 \$16.61 \$21.14 \$24.87 \$27.80 \$34.27 \$38.66 \$34.03 \$42.67 \$48.7 \$27.80 \$50.38 \$56.66 \$75.00 \$48.43 \$80.34 \$70.70 \$81.62 \$45.66 \$75.00 \$48.43 \$80.34 \$70.70 \$81.62 \$45.66 \$75.00 \$48.43 \$80.34 \$70.70 \$81.62 \$45.66 \$75.00 \$48.43 \$80.34 \$70.70 \$81.62 \$45.66 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60 \$76.00 \$45.60	52	\$16.08	\$20.41	\$23.96	\$26.75	\$32.94	\$37.11	\$31.75	\$39.77	\$45.65	\$50.38	\$62.44	\$71.36	\$46.94	\$58.46	\$68.48	\$79.05	\$100.84	\$114.96	52
55   \$16.87   \$21.50   \$25.34   \$28.34   \$34.96   \$39.42   \$35.11   \$44.20   \$50.38   \$54.69   \$57.19   \$76.95   \$49.20   \$51.28   \$71.28   \$27.35   \$65.65   \$65.65   \$75.65   \$86.65   \$75.65   \$86.67   \$75.65   \$86.76   \$75.65   \$86.76   \$75.65   \$86.76   \$75.65   \$86.76   \$75.65   \$86.76   \$75.65   \$86.76   \$75.65   \$86.76   \$75.65   \$86.76   \$75.65   \$86.76   \$78.41   \$90.78   \$95.65   \$95.27   \$80.73   \$75.55   \$86.65   \$53.36   \$86.74   \$78.41   \$90.78   \$95.65   \$95.27   \$80.73   \$75.55   \$86.65   \$53.36   \$86.74   \$78.41   \$90.78   \$95.65   \$95.27   \$80.73   \$75.55   \$86.65   \$95.65   \$89.65   \$89.45   \$95.65   \$95.25   \$95.65   \$95.27   \$80.73   \$87.55   \$86.65   \$95.65   \$89.65   \$89.45   \$95.65   \$95.25   \$95.65   \$95.26   \$95.22   \$95.25   \$95.65   \$95.76   \$85.74   \$89.45   \$95.56   \$109.79   \$82.77   \$95.76   \$95.76   \$95.25   \$95.65   \$95.66   \$96.45   \$95.76   \$95.																		\$102.51 \$104.20	\$116.87 \$118.83	53 54
56 \$18.49 \$23.35 \$27.33 \$30.63 \$37.90 \$42.79 \$36.78 \$46.30 \$52.79 \$57.62 \$71.25 \$81.66 \$51.22 \$63.97 \$75.05 \$86.76 \$77 \$20.14 \$25.19 \$29.28 \$32.29 \$40.89 \$46.18 \$46.18 \$40.79 \$40.50 \$55.27 \$60.73 \$75.55 \$86.65 \$53.36 \$66.74 \$80.78 \$40.79 \$40.70 \$4																		\$104.20 \$105.95	\$118.83 \$120.79	54 55
58 \$21.75 \$26.99 \$31.27 \$35.19 \$43.79 \$49.66 \$40.39 \$50.82 \$57.88 \$56.40 \$90.11 \$91.95 \$55.56 \$60.65 \$81.91 \$94.99 \$59. \$55.66 \$80.65 \$81.91 \$94.99 \$60.28 \$75.89 \$75.88 \$75.88 \$75.88 \$75.80 \$75.88 \$75.80 \$77.10 \$75.80 \$77.90 \$77.00 \$77.80 \$75.80 \$77.90 \$					+=	\$37.90					+			· · · · · · ·			+··	\$111.05	\$126.69	56
59 \$23.38 \$28.85 \$33.22 \$37.46 \$46.74 \$52.92 \$42.32 \$53.26 \$60.59 \$67.44 \$84.95 \$97.55 \$57.88 \$72.68 \$85.60 \$99.99 \$60 \$60 \$25.02 \$30.09 \$35.23 \$39.74 \$40.66 \$55.29 \$44.34 \$55.78 \$55.78 \$53.71 \$71.05 \$90.10 \$103.49 \$60.28 \$77.87 \$13 \$93.46 \$108.81 \$22.66.4 \$32.54 \$37.20 \$42.06 \$52.59 \$59.66 \$46.48 \$56.42 \$56.64 \$74.89 \$95.56 \$109.79 \$62.77 \$79.13 \$93.46 \$108.81 \$42.20 \$43.33 \$49.04 \$61.51 \$69.92 \$48.72 \$65.51 \$74.86 \$85.47 \$78.94 \$101.42 \$116.48 \$85.40 \$82.57 \$97.70 \$113.87 \$103.64 \$103.41 \$104.42 \$116.48 \$85.40 \$82.57 \$97.70 \$113.87 \$103.64 \$104.42 \$116.48 \$85.40 \$82.57 \$97.70 \$113.87 \$103.64 \$104.42 \$116.48 \$85.40 \$82.57 \$97.70 \$113.87 \$103.64 \$104.42 \$116.48 \$85.40 \$82.57 \$97.70 \$113.87 \$103.64 \$104.42 \$116.48 \$85.40 \$80.28 \$75.24 \$90.46 \$11.74 \$134.64 \$90.56 \$55.69 \$55.99 \$55.99 \$70.16 \$80.77 \$19.19 \$117.49 \$134.66 \$75.24 \$94.66 \$117.87 \$129.65 \$104.62 \$104.49 \$90.56 \$56.89 \$56.29 \$70.14 \$80.72 \$90.15 \$106.97 \$136.13 \$155.69 \$86.58 \$103.85 \$119.56 \$138.35 \$104.62 \$104.49 \$90.55 \$50.02 \$67.97 \$85.36 \$96.90 \$86.90 \$80.90 \$80.90 \$80.90 \$80.02 \$87.97 \$85.36 \$96.90 \$80.20 \$87.97 \$85.36 \$96.90 \$80.90 \$80.90 \$100.55 \$115.39 \$146.52 \$167.34 \$92.265 \$116.22 \$136.75 \$177.46 \$80.77 \$76.81 \$86.72 \$104.50 \$104.47 \$104.4																		\$116.41	\$132.88	57
60																		\$122.02 \$127.92	\$139.36 \$146.16	58 59
62																		\$134.11	\$153.30	60
63 \$31.20 \$38.01 \$43.33 \$49.04 \$61.51 \$69.82 \$52.23 \$65.51 \$74.86 \$6.50 \$5.59 \$5.59 \$6.64 \$34.17 \$41.63 \$47.55 \$53.80 \$53.80 \$57.47 \$76.59 \$55.99 \$70.16 \$80.57 \$91.91 \$117.49 \$10.17 \$125.23 \$70.16 \$88.39 \$10.65 \$111.78 \$129.65 \$65 \$37.14 \$45.29 \$51.69 \$85.63 \$73.44 \$83.36 \$60.02 \$75.11 \$86.72 \$99.15 \$126.47 \$144.79 \$80.72 \$101.35 \$119.56 \$138.35 \$66.99 \$40.11 \$489.0 \$55.56 \$83.27 \$79.38 \$90.13 \$64.22 \$80.39 \$30.35 \$10.69 \$71.56 \$91.56 \$91.56 \$91.05 \$119.56 \$138.35 \$10.60 \$10.55 \$11.50 \$10.55 \$11.50 \$10.55 \$11.50 \$10.55 \$11.50 \$10.55 \$11.50 \$10.55 \$11.50 \$10.55 \$11.50 \$10.55 \$11.50 \$10.55 \$1																		\$140.59	\$160.79	61
64 334.17 \$41.63 \$47.53 \$53.80 \$67.47 \$76.59 \$55.99 \$70.16 \$80.57 \$91.91 \$117.49 \$134.66 \$75.24 \$94.66 \$111.78 \$129.65 \$65 \$37.14 \$48.29 \$51.69 \$58.53 \$73.44 \$83.36 \$50.02 \$75.11 \$86.72 \$93.15 \$126.47 \$144.79 \$80.72 \$101.35 \$119.56 \$119.5																		\$147.36 \$156.73	\$168.70 \$179.25	62 63
66 \$40.11 \$48.90 \$55.85 \$60.27 \$79.38 \$90.13 \$64.32 \$80.39 \$93.35 \$106.97 \$136.13 \$155.69 \$86.58 \$108.52 \$127.89 \$147.61 \$68 \$48.94 \$59.80 \$68.42 \$77.35 \$86.80 \$86.90 \$86.90 \$86.90 \$87.75 \$108.30 \$115.39 \$146.62 \$167.34 \$92.85 \$116.22 \$136.67 \$157.61 \$87.76 \$108.30 \$122.75 \$88.88 \$109.82 \$75.91 \$94.88 \$110.98 \$126.91 \$160.42 \$182.87 \$101.20 \$126.94 \$149.53 \$171.50 \$171.70 \$10.90 \$126.94 \$149.53 \$171.50 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$12.75 \$10.90 \$1										\$80.57				\$75.24				\$166.69	\$190.43	64
67										\$86.72								\$177.29	\$202.35	65
68         \$48,94         \$59,80         \$68,42         \$77.35         \$96,84         \$109,82         \$79,91         \$94,88         \$110,98         \$126,91         \$100,42         \$102,50         \$105,60         \$100,50         \$100,42 <td></td> <td>\$188.58 \$200.57</td> <td>\$214.98 \$228.40</td> <td>66 67</td>																		\$188.58 \$200.57	\$214.98 \$228.40	66 67
TO	68	\$48.94	\$59.80	\$68.42	\$77.35	\$96.84	\$109.82	\$75.91	\$94.88	\$110.98	\$126.91	\$160.42	\$182.87	\$101.20	\$126.94	\$149.53	\$171.50	\$217.29	\$246.98	68
T1																		\$235.42	\$267.05	69
73         \$82.86         \$102.32         \$117.94         \$132.22         \$163.61         \$184.82         \$125.53         \$155.76         \$183.36         \$206.29         \$224.97         \$287.98         \$157.02         \$199.08         \$236.12         \$266.90           74         \$93.35         \$115.75         \$133.82         \$149.63         \$184.55         \$208.14         \$167.08         \$202.12         \$226.33         \$242.53         \$223.147         \$167.08         \$203.42         \$231.47         \$167.08         \$226.33         \$254.83         \$167.89         \$213.75         \$253.38         \$226.65         \$345.21         \$388.11         \$207.87         \$266.61         \$318.93         \$243.93         \$247.22         \$278.13         \$167.89         \$213.75         \$253.38         \$282.16         \$381.91         \$226.60         \$226.61         \$318.39         \$381.91         \$226.60         \$228.218         \$303.91         \$381.91         \$226.60         \$226.51         \$319.59         \$327.71         \$414.72         \$181.81         \$227.50         \$266.61         \$318.39         \$338.19         \$226.60         \$226.61         \$318.39         \$381.91         \$226.60         \$227.81         \$314.79         \$266.61         \$3118.39         \$338.19         \$226.60																		\$255.05 \$276.32	\$288.78 \$312.26	70 71
\$\ \begin{array}{cccccccccccccccccccccccccccccccccccc	72	\$72.31	\$88.87	\$102.05	\$114.78	\$142.71	\$161.48	\$111.52	\$140.15	\$164.62	\$185.72	\$230.46	\$260.73	\$143.02	\$180.63	\$213.71	\$241.35	\$299.35	\$337.64	72
T5																		\$328.46 \$360.38	\$369.89 \$405.26	73 74
Tell																		\$360.38	\$405.26 \$443.99	74 75
T8	76	\$114.38	\$142.68	\$165.61	\$184.53	\$226.33	\$254.83	\$167.89	\$213.75	\$253.38	\$282.65	\$345.21	\$388.11	\$207.87	\$266.51	\$318.39	\$355.45	\$433.85	\$486.42	76
79																		\$475.95 \$503.25	\$532.89 \$562.67	77 78
80         \$153.99         \$193.43         \$225.94         \$251.06         \$306.22         \$343.45         \$223.48         \$286.94         \$342.36         \$380.07         \$406.16         \$514.21         \$268.62         \$347.84         \$425.57           81         \$163.70         \$205.88         \$230.74         \$257.42         \$325.88         \$365.19         \$237.80         \$305.57         \$365.12         \$405.08         \$499.66         \$546.39         \$283.67         \$368.12         \$240.50         \$499.59         \$388.41         \$470.01         \$521.63         \$389.41         \$431.72         \$521.01         \$580.60         \$299.39         \$389.41         \$470.01         \$521.63         \$380.58         \$367.91         \$405.68         \$346.52         \$416.16         \$400.01         \$554.68         \$617.51         \$316.83         \$412.71         \$498.75         \$553.38         \$368.62         \$346.52         \$416.16         \$600.01         \$554.68         \$617.51         \$316.83         \$412.71         \$496.65         \$54.68         \$617.51         \$316.83         \$412.71         \$496.01         \$590.51         \$656.79         \$335.29         \$437.43         \$492.71         \$497.61         \$590.51         \$666.79         \$335.29         \$354.83         \$436.63																		\$503.25	\$594.13	78 79
82   \$173.38   \$218.34   \$255.59   \$283.82   \$345.53   \$386.85   \$252.61   \$325.45   \$338.41   \$431.72   \$521.01   \$580.60   \$299.39   \$389.41   \$470.01   \$521.63   \$318.89   \$251.27   \$295.00   \$327.58   \$398.38   \$445.44   \$285.63   \$388.90   \$442.44   \$490.16   \$590.51   \$565.67   \$335.29   \$437.43   \$529.27   \$587.04   \$85.211.64   \$267.74   \$314.72   \$349.44   \$442.477   \$474.68   \$303.73   \$392.77   \$471.61   \$522.31   \$622.86   \$698.55   \$354.83   \$463.83   \$463.83   \$463.84   \$371.95   \$474.68   \$303.73   \$392.77   \$471.61   \$522.31   \$622.86   \$698.55   \$354.83   \$463.63   \$561.63   \$622.76   \$87   \$227.13   \$300.69   \$335.15   \$393.20   \$477.60   \$533.13   \$343.51   \$445.26   \$535.90   \$593.01   \$712.46   \$790.25   \$397.44   \$520.80   \$632.47   \$700.79   \$90.55   \$260.26   \$724.27   \$375.56   \$474.27   \$255.65   \$474.27   \$255.65   \$474.27   \$255.65   \$474.68   \$474.27   \$255.65   \$474.61   \$474.27   \$474.68   \$474.74   \$474.68   \$474.74   \$474.68   \$474.74   \$474.68   \$474.74   \$474.68   \$474.74   \$474.68   \$474.74   \$474.68   \$474.74   \$474.68   \$474.74   \$474.68   \$474.74   \$474.68   \$474.74   \$474.68   \$474.74   \$474.74   \$474.68   \$474.74   \$474.68   \$474.74   \$474.68   \$474.74   \$474.68   \$474.74	80	\$153.99	\$193.43	\$225.94	\$251.06	\$306.22	\$343.45	\$223.48	\$286.94	\$342.36	\$380.07	\$460.16	\$514.21	\$268.62	\$347.84	\$418.55	\$465.09	\$562.67	\$627.36	80
83         \$186.12         \$234.81         \$275.28         \$305.68         \$371.95         \$416.18         \$268.62         \$346.52         \$416.06         \$460.01         \$556.48         \$617.51         \$316.83         \$412.71         \$498.75         \$553.38           84         \$198.90         \$251.27         \$295.00         \$327.58         \$398.38         \$445.44         \$286.62         \$346.92         \$442.44         \$490.16         \$509.51         \$666.79         \$335.29         \$437.43         \$529.27         \$587.04           86         \$221.64         \$267.74         \$314.72         \$349.44         \$424.77         \$471.61         \$522.31         \$628.66         \$688.59         \$354.83         \$463.63         \$561.83         \$622.76           86         \$224.39         \$284.22         \$334.46         \$371.34         \$451.19         \$503.90         \$322.99         \$418.18         \$502.70         \$556.56         \$669.28         \$742.97         \$375.54         \$491.39         \$599.59.8         \$660.66           87         \$237.13         \$300.68         \$337.14         \$431.30         \$502.27         \$560.72         \$356.83         \$414.27         \$879.25         \$397.44         \$520.00         \$60.24         \$779.079															\$368.04			\$594.97	\$662.44 \$699.51	81 82
84         \$198.90         \$251.27         \$295.00         \$327.58         \$398.38         \$445.44         \$286.63         \$368.90         \$442.44         \$490.16         \$590.51         \$666.79         \$335.29         \$437.43         \$522.76           85         \$221.164         \$267.74         \$314.72         \$349.44         \$424.77         \$474.68         \$303.73         \$392.77         \$471.61         \$522.31         \$669.28         \$742.97         \$375.54         \$493.09         \$660.66         \$672.42         \$334.46         \$331.34         \$451.19         \$500.90         \$322.99         \$481.81         \$502.70         \$556.56         \$669.28         \$742.97         \$375.54         \$490.50         \$660.66         \$692.28         \$742.97         \$375.54         \$490.50         \$660.66         \$669.28         \$742.97         \$375.54         \$490.39         \$596.02         \$660.66         \$669.28         \$742.97         \$375.54         \$493.09         \$596.02         \$371.33         \$345.11         \$473.03         \$600.66         \$690.28         \$744.27         \$252.58         \$660.60         \$669.28         \$742.97         \$375.54         \$493.09         \$596.02         \$371.51         \$492.97         \$375.54         \$493.03         \$660.60         \$660.78															\$412.71			\$629.10 \$666.82	\$699.51 \$740.80	82 83
86         \$224.39         \$284.22         \$334.46         \$371.34         \$451.19         \$503.90         \$322.99         \$418.18         \$502.70         \$556.56         \$669.28         \$742.97         \$375.54         \$491.39         \$599.98         \$660.66           87         \$237.13         \$300.69         \$354.15         \$393.20         \$477.60         \$533.13         \$343.51         \$445.26         \$535.90         \$593.01         \$712.46         \$790.25         \$397.44         \$520.80         \$632.47         \$700.79           88         \$249.15         \$315.82         \$372.14         \$413.30         \$502.27         \$560.72         \$568.56         \$669.28         \$744.27         \$2825.58         \$413.68         \$541.94         \$552.89           90         \$2573.21         \$346.07         \$408.12         \$453.35         \$5615.84         \$591.62         \$6675.43         \$812.22         \$90.44         \$448.18         \$590.72         \$560.26         \$569.29         \$588.39         \$374.90         \$485.43         \$584.50         \$646.76         \$777.50         \$862.48         \$430.59         \$685.27         \$759.29           91         \$285.23         \$361.02         \$426.11         \$473.48         \$576.21         \$643.43	84	\$198.90	\$251.27	\$295.00	\$327.58	\$398.38	\$445.44	\$285.63	\$368.90	\$442.44	\$490.16	\$590.51	\$656.79	\$335.29	\$437.43	\$529.27	\$587.04	\$706.81	\$784.52	84
87																		\$749.20 \$794.12	\$830.86 \$879.90	85 86
88         \$249.15         \$315.82         \$372.14         \$413.30         \$502.27         \$560.72         \$358.85         \$464.91         \$559.67         \$619.28         \$744.27         \$825.58         \$413.68         \$541.94         \$652.77         \$729.48           99         \$273.21         \$346.07         \$408.12         \$453.43         \$561.57         \$618.84         \$391.65         \$506.87         \$610.42         \$675.43         \$812.22         \$901.04         \$448.18         \$586.55         \$779.36         \$790.36           91         \$2852.32         \$361.20         \$426.11         \$473.48         \$576.21         \$643.43         \$409.13         \$529.24         \$637.49         \$705.36         \$848.49         \$941.33         \$466.50         \$610.67         \$772.22         \$822.67           92         \$297.28         \$376.33         \$444.10         \$493.58         \$600.85         \$671.01         \$427.42         \$552.66         \$665.72         \$736.68         \$886.43         \$983.38         \$485.61         \$635.51         \$772.22         \$822.67           94         \$313.36         \$396.03         \$467.24         \$678.35         \$689.87         \$776.68         \$880.84         \$991.33         \$466.50         \$610.67																		\$794.12 \$841.76	\$879.90 \$931.88	86
90         \$273.21         \$346.07         \$408.12         \$453.43         \$551.57         \$615.84         \$391.65         \$606.87         \$610.42         \$675.43         \$812.22         \$901.04         \$448.18         \$868.65         \$713.10         \$799.36           91         \$285.23         \$361.20         \$426.11         \$473.48         \$563.43         \$300.13         \$529.24         \$637.49         \$705.36         \$848.49         \$941.33         \$466.50         \$11.02         \$742.22         \$822.67           92         \$297.28         \$376.33         \$444.10         \$493.58         \$600.85         \$671.01         \$427.42         \$552.66         \$665.72         \$736.68         \$886.43         \$983.38         \$485.61         \$635.51         \$772.51         \$866.27         \$736.68         \$886.43         \$983.38         \$485.61         \$635.51         \$772.51         \$866.27         \$736.68         \$886.43         \$983.38         \$485.61         \$635.51         \$772.51         \$866.27         \$736.68         \$886.43         \$983.38         \$485.61         \$635.51         \$772.51         \$867.21         \$866.27         \$77.68         \$827.40         \$10.08.69         \$737.17         \$777.04         \$827.24         \$10.08.61         \$873.71 <t< td=""><td>88</td><td>\$249.15</td><td>\$315.82</td><td>\$372.14</td><td>\$413.30</td><td>\$502.27</td><td>\$560.72</td><td>\$358.85</td><td>\$464.91</td><td>\$559.67</td><td>\$619.28</td><td>\$744.27</td><td>\$825.58</td><td>\$413.68</td><td>\$541.94</td><td>\$658.27</td><td>\$729.48</td><td>\$876.55</td><td>\$970.53</td><td>88</td></t<>	88	\$249.15	\$315.82	\$372.14	\$413.30	\$502.27	\$560.72	\$358.85	\$464.91	\$559.67	\$619.28	\$744.27	\$825.58	\$413.68	\$541.94	\$658.27	\$729.48	\$876.55	\$970.53	88
91 \$285.23 \$361.20 \$426.11 \$473.48 \$576.21 \$643.43 \$409.13 \$529.24 \$637.49 \$705.36 \$848.49 \$941.33 \$466.50 \$610.67 \$742.22 \$822.67 \$92 \$297.28 \$376.33 \$444.10 \$499.58 \$600.85 \$671.01 \$427.42 \$552.66 \$865.72 \$736.68 \$886.43 \$983.38 \$485.61 \$355.51 \$772.51 \$856.27 \$783.95 \$906.68 \$1,005.68 \$1,005.68 \$495.75 \$648.14 \$7876.3 \$587.17 \$78																		\$912.77		89
92         \$297.28         \$376.33         \$444.10         \$493.58         \$600.85         \$671.01         \$427.42         \$582.66         \$686.72         \$736.68         \$886.43         \$983.38         \$485.61         \$365.51         \$772.51         \$856.27           93         \$305.32         \$386.03         \$467.24         \$519.45         \$682.91         \$706.59         \$448.37         \$578.35         \$696.24         \$775.39         \$906.68         \$1,005.65         \$495.75         \$648.14         \$787.63         \$873.17         \$78.39         \$906.68         \$1,005.61         \$467.75         \$648.14         \$787.63         \$878.37         \$578.35         \$696.24         \$777.48         \$297.40         \$1,028.41         \$506.10         \$661.02         \$903.06         \$8890.39         \$787.96         \$948.57         \$1,051.69         \$516.68         \$674.16         \$818.81         \$907.96         \$787.96         \$948.57         \$1,051.69         \$516.68         \$674.16         \$818.81         \$907.96         \$787.96         \$948.57         \$70.02         \$707.26         \$107.24         \$516.81         \$907.96         \$948.57         \$70.02         \$707.02         \$107.02         \$61.68         \$64.41         \$683.84         \$902.96         \$707.03         \$802.51<																			\$1,052.78 \$1,096.46	90 91
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95 \$321.38 \$405.87 \$478.77 \$532.41 \$648.93 \$724.40 \$459.23 \$591.63 \$712.03 \$787.96 \$948.57 \$1.051.69 \$516.68 \$674.16 \$818.81 \$907.96 \$96 \$329.43 \$415.76 \$490.35 \$545.38 \$664.94 \$742.22 \$470.33 \$605.21 \$728.13 \$805.84 \$970.26 \$1.075.47 \$527.46 \$687.56 \$834.84 \$925.86 \$745.05 \$1.051.05 \$																		\$1,051.37		93
96 \$329.43 \$415.76 \$490.35 \$545.38 \$664.94 \$742.22 \$470.33 \$605.21 \$728.13 \$805.84 \$970.26 \$1,075.47 \$527.46 \$687.56 \$834.84 \$925.86 \$																		\$1,072.38 \$1.093.86	\$1,187.47 \$1,210.89	94 95
																		\$1,033.00		96
		\$337.46	\$425.61		\$558.30	\$680.96	\$760.01	\$481.67			\$824.16					\$851.23				97
99 \$345.49 \$495.45 \$513.44 \$571.26 \$697.00 \$777.84 \$493.28 \$633.26 \$761.44 \$842.91 \$1,015.13 \$1,124.66 \$549.76 \$715.20 \$667.96 \$962.73 \$799.89 \$353.54 \$445.30 \$552.50 \$584.25 \$712.99 \$795.63 \$505.20 \$647.77 \$778.66 \$862.09 \$1,038.34 \$1,190.12 \$561.27 \$729.48 \$885.00 \$891.69 \$785.81 \$1,124.60 \$1,124.80 \$1,																		\$1,160.87 \$1,184.10		98 99
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Year					Α	nnual Premi	um per \$300	Monthly Be						12% Cumula	ative Increas	e)				
1.5   1.5	Issue			Future Purc	hase Option	1							:		Au	uto 5% Com	pound Inflati	on		Issue
20																				Age
2.5   2.6   2.6   2.5																				
146.00   157.00   156.00   157.00   1																				
29																				
31 Sept. 19		\$47.16																		
22 \$41.69 \$50.08 \$50.05 \$50.00 \$77.07 \$10.00 \$77.05 \$50.00 \$10.07 \$77.05 \$50.00 \$10.07 \$77.05 \$50.00 \$10.00 \$77.05 \$50.00 \$10.00	30	\$47.44	\$58.18	\$66.74	\$73.82	\$89.43	\$100.17	\$72.17	\$89.43	\$103.86	\$117.58	\$146.65	\$168.00	\$130.62	\$162.29	\$189.61	\$217.61	\$275.78	\$313.03	30
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\$8 80.015 \$22.12 \$71.76 \$79.61 \$86.63 \$108.00 \$82.23 \$102.23 \$101.02 \$135.59 \$170.03 \$109.65 \$101.02 \$																				37
56 124 53.66 57.67 58.65 58.55 58.50			\$62.12	\$71.76	\$79.51	\$96.63	\$108.60	\$82.23	\$102.21			\$170.03	\$194.51	\$144.20	\$179.01	\$209.59	\$240.85		\$348.22	38
41 S51.66 S44.29 \$73.35 S52.69 \$110.09 \$111.00 \$38.68 \$100.20 \$127.60 \$11.00 \$1																				39
42         582.19         584.98         575.11         583.00         571.01         511.08         518.06         518.04         513.01         511.06         518.06         513.01         512.01         511.04         518.04         513.01																				
\$\frac{4}{83}\$, \$\frac{50}{82}\$, \$\frac{7}{80}\$, \$\frac{50}{85}\$, \$\frac{7}{85}\$, \$\frac{11}{85}\$, \$\frac{50}{85}\$, \$\frac{7}{85}\$, \$\frac{11}{85}\$, \$\frac{11}																				
44 SS3.15 3663.4 \$77.00 \$86.05 \$10.65 \$11.44 \$91.75 \$11.45 \$13.40\$ \$11.60 \$10.61 \$15.00\$ \$10.61 \$10.60\$ \$10.60																				
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66 \$54.64 \$863.7\$ \$79.66 \$86.62 \$100.33 \$121.92 \$967.7\$ \$120.08 \$141.01 \$160.06 \$201.04 \$220.02 \$200.05 \$237.00 \$237.0																				45
98 56.56		\$54.64	\$68.37	\$79.65		\$108.33	\$121.92	\$96.77	\$120.98	\$141.10	\$160.26	\$201.43	\$230.52	\$160.52	\$199.81	\$233.92	\$269.53	\$343.20	\$390.91	46
9 575.50 \$72.69 \$348.22 \$46.00 \$115.94 \$130.62 \$107.38 \$134.43 \$155.64 \$171.11 \$170.01 \$222.02 \$226.27 \$226.11 \$202.01 \$372.57 \$424.67 \$150.60 \$150.00 \$150.00 \$173.00 \$100.00 \$170.00 \$100.00 \$170.00 \$100.00 \$170.00 \$100.00 \$170.00 \$100.00 \$170.00 \$100.00 \$170.00 \$100.00 \$170.00 \$100.00 \$170.00																				47
588.46 \$73.05 \$88.69 \$75.31 \$88.69 \$86.0 \$118.53 \$133.48 \$111.0 \$139.09 \$100.05 \$179.01 \$222.92 \$225.47 \$173.06 \$212.73 \$289.05 \$282.10 \$327.57 \$424.60 \$257.00 \$100.05 \$76.07 \$300.05 \$76																				48
599.39 \$75.31 \$88.22 \$88.33 \$121.11 \$136.46 \$115.21 \$14.42 \$166.96 \$184.04 \$2226.62 \$261.24 \$173.58 \$276.12 \$265.30 \$392.10 \$372.57 \$424.62 \$1.50 \$150.30 \$76.07 \$80.00 \$100.46 \$172.22 \$172.44 \$154.06 \$177.11 \$184.01 \$14.00 \$177.41 \$10.00 \$177.00 \$223.06 \$287.00 \$280.00 \$384.03 \$40.00 \$274.00 \$170.00 \$223.06 \$287.00 \$384.03 \$384.00 \$																				
52 \$60.35 \$76.07 \$89.98 \$100.46 \$122.69 \$1393.3 \$119.20 \$149.38 \$177.39 \$189.21 \$234.46 \$267.91 \$176.29 \$219.52 \$257.17 \$26.65 \$376.67 \$384.03 \$436.89 \$50.55 \$365.35 \$376.07 \$376.07 \$376.00 \$170.20 \$376.00																				
54   586.36   \$79.38   \$39.37   \$30.40   \$17.07   \$122.07   \$161.07   \$122.07   \$161.07   \$122.07   \$161.07   \$122.07   \$161.07   \$122.07   \$161.0																				52
56	53	\$61.30	\$78.02	\$91.75	\$102.48	\$126.14	\$142.32	\$123.41	\$154.68	\$177.11	\$194.51	\$240.45	\$274.69	\$179.01	\$223.06	\$261.24	\$301.62	\$384.93	\$438.89	53
56																				54
575   \$8,817.7   \$1014.0   \$117.44   \$117.44   \$182.11   \$164.46   \$182.13   \$207.55   \$228.06   \$228.06   \$228.60   \$229.05   \$220.05																				
88   \$81.70   \$101.40   \$117.44   \$112.71   \$164.60   \$166.06   \$157.64   \$181.71   \$189.06   \$159.04   \$227.55   \$255.25   \$2																				
99 \$87.81 \$100.33 \$113.26 \$132.25 \$149.45 \$156.45 \$151.65 \$156.05 \$199.94 \$227.53 \$252.44 \$319.01 \$236.31 \$247.54 \$237.25 \$335.27 \$350.55 \$350.55 \$575.62 \$0.61 \$100.04 \$122.20 \$139.72 \$157.94 \$197.05 \$223.99 \$174.62 \$219.38 \$249.55 \$238.27 \$256.82 \$338.25 \$338.25 \$252.63 \$226.31 \$2247.65 \$335.67 \$335.67 \$305.55 \$575.62 \$0.61 \$100.04 \$122.20 \$139.72 \$157.94 \$197.05 \$223.99 \$174.62 \$219.38 \$249.55 \$238.24 \$235.88 \$229.12 \$358.84 \$412.24 \$255.88 \$229.12 \$350.09 \$406.59 \$527.92 \$503.76 \$1.61 \$300.04 \$122.71 \$162.71 \$162.71 \$162.71 \$162.71 \$162.71 \$162.71 \$162.71 \$162.71 \$164.81 \$229.29 \$253.37 \$262.00 \$189.61 \$240.01 \$221.09 \$319.83 \$499.95 \$474.02 \$252.83 \$339.92 \$424.0 \$456.29 \$588.63 \$474.00 \$260.00 \$474.00 \$4																				
\$60   \$603.93   \$115.26   \$139.27   \$157.95   \$157.50   \$22.39   \$175.50   \$223.99   \$175.50   \$223.99   \$175.50   \$223.99   \$175.50   \$223.99   \$175.50   \$223.99   \$175.05   \$223.99																				59
\$\frac{2}{3}\$\frac{1}{3}\$\frac	60	\$93.93		\$132.25	\$149.24		\$211.36	\$166.50		\$238.27				\$226.31		\$335.87			\$575.62	60
\$\frac{8}{4}\$\frac{1}{15}\$\frac	61																			61
5 \$\frac{5}{25}\$ \$\frac{1}{35}\$ \$\fr																				62
5 \$199.46 \$170.03 \$199.410 \$219.79 \$275.78 \$313.03 \$225.35 \$282.04 \$325.67 \$479.19 \$543.69 \$303.01 \$303.05 \$346.89 \$519.05 \$666.74 \$759.91 \$66 \$161.79 \$197.35 \$222.35 \$255.65 \$302.05 \$338.46 \$258.92 \$323.09 \$377.59 \$433.33 \$550.21 \$628.37 \$346.65 \$476.68 \$61.77 \$224.55 \$251.68 \$286.94 \$325.00 \$412.39 \$225.35 \$255.66 \$320.05 \$363.86 \$258.92 \$323.09 \$377.59 \$433.33 \$550.21 \$628.37 \$346.05 \$476.68 \$61.07 \$470.00 \$																				
66   \$150.60   \$150.60   \$163.64   \$209.74   \$237.60   \$298.00   \$338.45   \$241.53   \$301.80   \$305.54   \$401.65   \$511.79   \$558.45   \$255.50   \$225.55   \$252.55   \$						\$275.78								\$202.30						
87   \$161.75   \$197.35   \$22.55   \$25.50   \$25.50   \$320.50   \$363.86   \$258.90   \$323.09   \$377.59   \$433.33   \$550.21   \$528.93   \$340.65   \$348.44   \$513.51   \$591.26   \$753.14   \$857.66   \$691.75   \$274.65   \$602.75   \$274																				66
98   \$205.65   \$251.86   \$288.43   \$325.67   \$406.68   \$460.92   \$313.84   \$392.83   \$459.96   \$552.41   \$569.49   \$750.43   \$414.30   \$520.57   \$613.37   \$640.22   \$957.71   \$108.43   \$707.57   \$249.68   \$363.63   \$363.63   \$363.63   \$363.63   \$345.51   \$345.51   \$345.64   \$477.49   \$560.28   \$633.44   \$662.28   \$633.44   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$477.49   \$60.28   \$6	67	\$161.75		\$225.35			\$363.86	\$258.92	\$323.09							\$513.51			\$857.66	67
\$227.67   \$279.18   \$319.96   \$360.73   \$449.76   \$509.30   \$345.51   \$433.04   \$507.66   \$756.44   \$722.01   \$820.00   \$451.68   \$588.56   \$671.33   \$764.02   \$957.71   \$1084.39   777   \$1084.39   778   \$271.67																				68
\$249.68   \$306.36   \$351.63   \$395.95   \$492.85   \$557.82   \$380.44   \$477.49   \$560.28   \$683.94   \$790.53   \$886.14   \$597.94   \$537.39   \$872.65   \$806.34   \$1127.60   \$712.60   \$712.73   \$311.13   \$384.25   \$344.89   \$362.52   \$614.37   \$894.02   \$468.91   \$584.88   \$888.58   \$774.62   \$857.44   \$1,081.39   \$889.63   \$374.75   \$886.62   \$988.48   \$1,233.36   \$1,388.99   \$73.75   \$389.96   \$485.24   \$562.15   \$561.89   \$692.39   \$781.55   \$513.78   \$649.97   \$767.01   \$860.38   \$1,077.45   \$1,077.85				<del>+</del>						+										
\$271.57   \$333.68   \$383.16   \$439.10   \$535.94   \$606.34   \$416.77   \$526.29   \$618.17   \$697.41   \$866.41   \$979.04   \$537.03   \$678.26   \$800.48   \$900.43   \$1,124.07   \$1,267.88   \$735.05   \$350.54   \$436.65   \$560.251   \$561.89   \$692.93   \$781.55   \$513.78   \$548.89   \$737.71   \$868.28   \$562.51   \$561.89   \$692.93   \$781.55   \$513.78   \$548.99   \$787.01   \$860.38   \$1,050.25   \$1,194.48   \$647.39   \$823.95   \$979.59   \$1,093.98   \$1,353.23   \$1,521.77   \$788.66   \$2,227.79   \$2,258.99   \$2,259.99   \$2,259.99   \$2,259.99   \$2,259.99   \$2,259.99   \$2,259.99   \$2,259.99   \$2,259.99   \$2,259.99   \$2,259.99   \$2,259.99   \$2,259.99   \$2,259.99						\$449.76														
\$\ \begin{subable}{331.13} \ \begin{subable}{330.55} \begin{subable}{340.56}																				
74 \$350.54 \$434.69 \$502.51 \$561.89 \$892.93 \$781.55 \$513.78 \$469.97 \$767.01 \$803.08 \$1,059.25 \$1,194.48 \$47.39 \$823.95 \$975.95 \$1,099.89 \$1,353.23 \$1,521.77 \$75 \$389.99 \$485.24 \$562.17 \$627.42 \$749.97 \$1,050.20 \$1,211.61 \$1,448.48 \$1,667.22 \$76 \$1,000.40 \$1,000.80 \$1				+	+					+						+				73
75         \$389.96         \$485.24         \$662.17         \$67.42         \$771.36         \$686.22         \$566.91         \$772.29         \$854.27         \$955.66         \$1,171.78         \$1,319.39         \$71,087         \$908.09         \$1,002.16         \$1,461.61         \$1,464.81         \$1,667.22         75           77         \$468.94         \$586.38         \$821.85         \$780.85         \$1,875.26         \$1,407.41         \$1,609.46         \$770.00         \$1,002.16         \$1,404.41         \$698.22         \$81,473.41         \$1,609.46         \$870.05         \$1,102.88         \$1,320.70         \$1,407.40         \$1,787.24         \$20,010.47         77           78         \$505.36         \$632.98         \$737.11         \$819.87         \$1,002.16         \$1,126.11         \$742.40         \$949.97         \$1,130.20         \$1,256.66         \$1,520.00         \$1,107.17         \$90.95         \$1,166.89         \$1,572.55         \$1,188.91         \$2,000.00         \$1,002.16         \$1,002.88         \$1,302.00         \$1,667.22         \$75.80         \$2,007.17         \$789.39         \$1,017.88         \$1,302.00         \$1,609.48         \$1,000.88         \$1,000.88         \$1,000.88         \$1,000.88         \$1,000.88         \$1,000.88         \$1,000.88         \$1,000.88 <t< td=""><td></td><td></td><td>\$434.69</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>74</td></t<>			\$434.69																	74
\$48.94   \$586.38   \$586.52   \$73.71   \$819.87   \$10.02.16   \$1.126.11   \$74.24   \$549.97   \$1.02.05   \$1.130.20   \$1.26.04   \$1.32.05   \$1.421.11   \$1.09.46   \$857.25   \$1.102.08   \$1.32.076   \$1.02.05   \$1.20.05   \$1.02.05   \$1.			\$485.24			\$771.36	\$869.22	\$569.10	\$722.29	+·-·							\$1,211.61	\$1,484.81		75
78 \$505.36 \$632.98 \$737.11 \$819.87 \$1,002.16 \$1,126.11 \$742.40 \$949.97 \$1,130.20 \$1,265.48 \$1,526.00 \$1,710.17 \$94.05 \$1,165.89 \$1,999.95 \$1,657.25 \$1,889.72 \$2,112.91 \$79.90 \$578.20 \$792.69 \$881.31 \$1,075.96 \$1,207.79 \$783.00 \$1,011.67 \$1,205.35 \$1,339.10 \$1,623.87 \$1,817.13 \$955.39 \$1,234.57 \$1,483.18 \$1,649.13 \$1,998.19 \$2,231.02 \$79.80 \$1,657.26 \$1,464 \$773.14 \$904.02 \$1,004.19 \$1,229.70 \$1,371.32 \$892.19 \$1,147.46 \$1,371.04 \$1,521.10 \$1,838.74 \$2,051.74 \$1,062.02 \$1,044.19 \$1,229.72 \$1,357.30 \$1,371.32 \$1,474.6 \$1,371.04 \$1,521.10 \$1,838.74 \$2,051.74 \$1,062.02 \$1,665.44 \$2,112.91 \$2,355.80 \$1,665.41 \$1,146.25 \$1,1																				76
\$578.20 \$578.27 \$484.21 \$1,043.00 \$1,229.70 \$789.00 \$1,429.60 \$1,077.45 \$1,225.80 \$1,077.45 \$1,225.80 \$1,077.45 \$1,225.80 \$1,027.70 \$1,020.00 \$1,077.45 \$1,025.80 \$1,027.70 \$1,020.00 \$1,024.10 \$1,022.70 \$1,024.10 \$1,0																				
80   \$578.20   \$726.37   \$848.42   \$942.74   \$1,149.90   \$1,228.63   \$839.18   \$1,077.45   \$1,225.55   \$1,427.18   \$1,727.98   \$1,309.90   \$1,008.68   \$1,306.20   \$1,571.67   \$1,746.46   \$2,212.91   \$2,355.80   \$0.861.07   \$899.74   \$1,085.77   \$1,297.52   \$1,453.01   \$899.74   \$1,085.77   \$1,297.52   \$1,453.01   \$8945.9   \$1,222.05   \$1,462.25   \$1,621.13   \$1,986.46   \$2,180.19   \$1,124.21   \$1,462.25   \$1,764.94   \$1,985.77   \$2,262.23   \$2,626.09   \$2,868.00   \$2,867.09   \$3,974.75   \$1,033.69   \$1,147.66   \$1,395.73   \$1,595.63   \$1,008.68   \$1,301.19   \$1,558.63   \$1,277.43   \$2,082.87   \$2,318.82   \$1,189.72   \$1,549.78   \$1,187.28   \$2,077.98   \$2,503.96   \$2,781.78   \$1,977.99   \$2,503.96   \$2,781.78   \$1,977.99   \$1,978.74   \$1,979.74   \$1,97		+	+	4	+		<b>+</b> ·, · <b>-</b> · · ·		40.0.0.	T.,	<b>+</b> · , <b>=</b> · · · · ·		<b>+</b> - ,	4000	4.,	+ .,			+-,	
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86 \$794.74 \$1,005.41 \$1,181.84 \$1,312.19 \$1,595.03 \$1,782.49 \$1,140.53 \$1,740.90 \$1,770.92 \$1,981.35 \$2,380.89 \$2,283.61 \$1,240.87 \$2,383.53 \$2,183.23 \$3,119.94 85 \$842.58 \$1,067.27 \$1,255.92 \$1,394.42 \$1,694.27 \$1,892.17 \$1,212.83 \$1,570.31 \$1,887.69 \$2,009.93 \$2,513.19 \$2,789.93 \$1,410.18 \$1,484.28 \$2,237.95 \$2,480.84 \$2,982.00 \$3,304.12 \$889.42 \$1,129.10 \$1,329.86 \$1,476.52 \$1,793.49 \$2,001.99 \$1,289.91 \$1,671.97 \$2,012.32 \$2,226.81 \$2,675.34 \$2,967.34 \$2,967.35 \$2,374.96 \$2,631.58 \$3,160.86 \$3,499.31 \$7.889.92 \$1,185.92 \$1,397.40 \$1,551.96 \$1,886.05 \$2,105.56 \$1,347.54 \$1,745.79 \$2,101.62 \$2,325.48 \$2,794.81 \$3,100.10 \$1,553.45 \$2,035.02 \$2,471.86 \$2,793.23 \$3,291.49 \$3,644.48 \$89.90 \$2,702.73 \$1,464.97 \$1,672.62 \$1,793.49 \$2,001.33 \$1,470.77 \$1,822.82 \$1,470.67 \$1,903.00 \$2,222.19 \$2,536.30 \$3,049.96 \$3,383.50 \$1,862.99 \$2,203.70 \$2,677.80 \$2,967.84 \$3,698.17 \$3,985.28 \$1,071.07 \$1,353.63 \$1,000.07 \$1,777.99 \$2,163.74 \$2,416.15 \$1,536.32 \$1,904.96 \$2,075.26 \$2,499.88 \$2,766.29 \$3,328.60 \$3,802.73 \$1,823.25 \$2,386.37 \$2,900.85 \$3,275.98 \$3,417.10 \$2,190.95 \$2,338.5 \$2,480.84																				
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100+ \$1,357.73 \$1,709.08 \$2,014.90 \$2,242.31 \$2,737.60 \$3,054.43 \$1,942.88 \$2,488.18 \$2,990.15 \$3,310.91 \$3,988.22 \$4,416.51 \$2,151.77 \$2,793.87 \$3,388.53 \$3,758.91 \$4,535.44 \$5,013.60 100	-														\$2,739.23	\$3,323.29	\$3,686.34			- 00

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Issue			uture Purch	ase Option		I			o 3% Comp			I			o 5% Comp	ound Inflatio			Issu
Age	2 Year \$2.57	3 Year \$3.27	4 Year	5 Year \$4.32	7 Year \$5.28	Lifetime	2 Year	3 Year \$5.03	4 Year	5 Year	7 Year \$8.62	Lifetime	2 Year \$7.78	3 Year	4 Year \$12.26	5 Year	7 Year	Lifetime \$20.80	Age
25 26	\$2.57 \$2.58	\$3.27 \$3.29	\$3.85 \$3.89	\$4.32 \$4.34	\$5.28 \$5.33	\$5.93 \$5.99	\$3.90 \$3.95	\$5.03 \$5.12	\$5.99 \$6.07	\$6.85 \$6.97	\$8.62 \$8.76	\$9.77 \$9.95	\$7.78 \$7.87	\$10.18 \$10.30	\$12.26 \$12.40	\$14.26 \$14.43	\$18.26 \$18.50	\$20.80 \$21.06	25 26
27	\$2.59	\$3.32	\$3.91	\$4.39	\$5.37	\$6.03	\$4.02	\$5.19	\$6.18	\$7.09	\$8.93	\$10.13	\$7.96	\$10.42	\$12.55	\$14.61	\$18.73	\$21.34	27
28	\$2.60	\$3.34	\$3.93	\$4.43	\$5.41	\$6.07	\$4.07	\$5.28	\$6.28	\$7.22	\$9.09	\$10.32	\$8.05	\$10.54	\$12.69	\$14.78	\$18.98	\$21.61	28
29	\$2.61	\$3.35	\$3.95	\$4.45	\$5.45	\$6.14	\$4.14	\$5.37	\$6.38	\$7.35	\$9.25	\$10.50	\$8.15	\$10.66	\$12.84	\$14.98	\$19.21	\$21.90	29
30	\$2.64	\$3.37	\$3.99	\$4.48	\$5.49	\$6.18	\$4.20	\$5.45	\$6.49	\$7.47	\$9.40	\$10.70	\$8.25	\$10.79	\$13.00	\$15.15	\$19.45	\$22.17	30
31 32	\$2.67 \$2.68	\$3.40 \$3.42	\$4.02 \$4.04	\$4.51 \$4.55	\$5.55 \$5.58	\$6.24 \$6.28	\$4.26 \$4.32	\$5.55 \$5.63	\$6.60 \$6.72	\$7.59 \$7.72	\$9.58 \$9.75	\$10.90 \$11.09	\$8.35 \$8.46	\$10.92 \$11.05	\$13.17 \$13.32	\$15.34 \$15.53	\$19.70 \$19.94	\$22.46 \$22.74	31 32
33	\$2.69	\$3.44	\$4.06	\$4.58	\$5.63	\$6.33	\$4.39	\$5.71	\$6.82	\$7.86	\$9.93	\$11.29	\$8.54	\$11.18	\$13.49	\$15.71	\$20.19	\$23.04	33
34	\$2.70	\$3.46	\$4.10	\$4.60	\$5.67	\$6.38	\$4.46	\$5.81	\$6.93	\$7.99	\$10.09	\$11.50	\$8.64	\$11.31	\$13.64	\$15.90	\$20.45	\$23.34	34
35	\$2.71	\$3.48	\$4.13	\$4.65	\$5.71	\$6.42	\$4.55	\$5.90	\$7.05	\$8.13	\$10.29	\$11.71	\$8.74	\$11.45	\$13.80	\$16.11	\$20.71	\$23.63	35
36 37	\$2.73 \$2.78	\$3.53	\$4.17	\$4.70 \$4.77	\$5.79	\$6.51	\$4.65 \$4.74	\$6.01	\$7.20 \$7.36	\$8.29 \$8.48	\$10.50	\$11.97	\$8.86 \$8.98	\$11.61	\$13.99	\$16.33	\$21.01	\$23.96	36 37
38	\$2.70	\$3.56 \$3.60	\$4.22 \$4.28	\$4.82	\$5.88 \$5.94	\$6.61 \$6.70	\$4.74	\$6.13 \$6.25	\$7.50	\$8.64	\$10.72 \$10.96	\$12.22 \$12.48	\$9.11	\$11.77 \$11.94	\$14.17 \$14.36	\$16.54 \$16.77	\$21.30 \$21.59	\$24.30 \$24.64	38
39	\$2.82	\$3.65	\$4.33	\$4.89	\$6.03	\$6.80	\$4.93	\$6.37	\$7.64	\$8.83	\$11.19	\$12.76	\$9.24	\$12.09	\$14.55	\$17.00	\$21.91	\$25.00	39
40	\$2.84	\$3.68	\$4.39	\$4.95	\$6.12	\$6.89	\$5.05	\$6.49	\$7.80	\$9.02	\$11.44	\$13.02	\$9.36	\$12.26	\$14.75	\$17.24	\$22.20	\$25.37	40
41	\$2.88	\$3.71	\$4.45	\$5.02	\$6.19	\$6.98	\$5.16	\$6.61	\$7.97	\$9.20	\$11.68	\$13.31	\$9.48	\$12.41	\$14.95	\$17.47	\$22.52	\$25.72	41
42 43	\$2.91 \$2.93	\$3.77	\$4.50	\$5.07	\$6.27	\$7.06	\$5.27	\$6.74	\$8.13	\$9.39	\$11.94	\$13.58	\$9.61	\$12.58	\$15.14	\$17.70	\$22.84	\$26.09	42
43	\$2.93 \$2.95	\$3.81 \$3.84	\$4.55 \$4.60	\$5.14 \$5.19	\$6.36 \$6.42	\$7.16 \$7.25	\$5.38 \$5.49	\$6.86 \$7.00	\$8.28 \$8.47	\$9.60 \$9.80	\$12.19 \$12.44	\$13.89 \$14.18	\$9.73 \$9.86	\$12.76 \$12.93	\$15.35 \$15.56	\$17.95 \$18.20	\$23.16 \$23.48	\$26.46 \$26.84	43 44
45	\$2.99	\$3.90	\$4.66	\$5.26	\$6.51	\$7.36	\$5.62	\$7.13	\$8.62	\$9.98	\$12.72	\$14.51	\$9.98	\$13.09	\$15.77	\$18.46	\$23.81	\$27.23	45
46	\$3.04	\$3.96	\$4.76	\$5.38	\$6.66	\$7.52	\$5.90	\$7.49	\$9.02	\$10.37	\$13.04	\$14.88	\$10.14	\$13.30	\$16.02	\$18.75	\$24.21	\$27.69	46
47	\$3.09	\$4.05	\$4.87	\$5.50	\$6.82	\$7.71	\$6.19	\$7.87	\$9.42	\$10.78	\$13.38	\$15.25	\$10.31	\$13.51	\$16.27	\$19.06	\$24.61	\$28.15	47
48 49	\$3.15 \$3.21	\$4.13 \$4.21	\$4.96 \$5.06	\$5.62 \$5.74	\$6.98 \$7.14	\$7.90 \$8.07	\$6.51 \$6.85	\$8.27 \$8.70	\$9.85 \$10.30	\$11.19 \$11.62	\$13.72 \$14.06	\$15.65 \$16.05	\$10.47 \$10.62	\$13.72 \$13.94	\$16.53 \$16.79	\$19.36 \$19.69	\$25.02 \$25.44	\$28.61 \$29.09	48 49
50	\$3.21	\$4.21 \$4.28	\$5.06 \$5.17	\$5.74 \$5.86	\$7.14	\$8.07	\$7.18	\$9.14	\$10.30	\$11.62	\$14.42	\$16.05	\$10.62	\$13.94	\$17.07	\$20.01	\$25.44 \$25.85	\$29.09	50 50
51	\$3.32	\$4.35	\$5.27	\$5.99	\$7.46	\$8.41	\$7.56	\$9.61	\$11.25	\$12.55	\$14.78	\$16.90	\$10.96	\$14.39	\$17.34	\$20.33	\$26.29	\$30.07	51
52	\$3.36	\$4.45	\$5.37	\$6.12	\$7.61	\$8.61	\$7.95	\$10.09	\$11.76	\$13.02	\$15.17	\$17.35	\$11.12	\$14.62	\$17.60	\$20.67	\$26.72	\$30.57	52
53	\$3.42	\$4.52	\$5.48	\$6.23	\$7.75	\$8.79	\$8.35	\$10.61	\$12.29	\$13.53	\$15.55	\$17.80	\$11.30	\$14.86	\$17.89	\$21.00	\$27.17	\$31.07	53
54 55	\$3.47 \$3.53	\$4.60 \$4.68	\$5.58 \$5.68	\$6.35 \$6.47	\$7.92 \$8.08	\$8.96 \$9.15	\$8.76 \$9.21	\$11.16 \$11.71	\$12.84 \$13.42	\$14.06 \$14.61	\$15.95 \$16.36	\$18.24 \$18.72	\$11.48 \$11.66	\$15.09 \$15.31	\$18.17 \$18.48	\$21.34 \$21.68	\$27.61 \$28.06	\$31.59 \$32.12	54 55
56	\$3.87	\$5.08	\$6.13	\$6.98	\$8.75	\$9.93	\$9.67	\$12.29	\$14.07	\$15.30	\$17.37	\$19.89	\$12.15	\$15.98	\$19.31	\$22.69	\$29.42	\$33.70	56
57	\$4.20	\$5.48	\$6.56	\$7.50	\$9.43	\$10.71	\$10.14	\$12.89	\$14.76	\$16.04	\$18.45	\$21.12	\$12.65	\$16.67	\$20.17	\$23.74	\$30.82	\$35.35	57
58	\$4.55	\$5.89	\$7.01	\$8.03	\$10.10	\$11.49	\$10.65	\$13.53	\$15.49	\$16.82	\$19.58	\$22.42	\$13.18	\$17.39	\$21.07	\$24.84	\$32.33	\$37.07	58
59 60	\$4.89	\$6.28	\$7.46	\$8.54	\$10.81	\$12.28	\$11.18	\$14.19	\$16.24	\$17.63	\$20.79	\$23.80	\$13.72	\$18.14	\$22.03	\$25.98	\$33.88	\$38.88	59
61	\$5.22 \$5.57	\$6.68 \$7.08	\$7.90 \$8.34	\$9.07 \$9.60	\$11.48 \$12.16	\$13.05 \$13.84	\$11.73 \$12.31	\$14.90 \$15.64	\$17.02 \$17.87	\$18.48 \$19.37	\$22.06 \$23.41	\$25.26 \$26.83	\$14.29 \$14.88	\$18.94 \$19.77	\$23.02 \$24.04	\$27.19 \$28.44	\$35.52 \$37.23	\$40.78 \$42.79	60 61
62	\$5.91	\$7.49	\$8.77	\$10.10	\$12.83	\$14.62	\$12.94	\$16.41	\$18.73	\$20.33	\$24.83	\$28.47	\$15.51	\$20.63	\$25.14	\$29.77	\$39.03	\$44.88	62
63	\$6.52	\$8.27	\$9.72	\$11.19	\$14.20	\$16.20	\$13.67	\$17.33	\$19.78	\$21.45	\$26.74	\$30.66	\$16.63	\$22.11	\$26.88	\$31.77	\$41.51	\$47.68	63
64	\$7.14	\$9.07	\$10.65	\$12.27	\$15.59	\$17.76	\$14.43	\$18.28	\$20.88	\$22.63	\$28.81	\$33.00	\$17.83	\$23.66	\$28.76	\$33.89	\$44.17	\$50.67	64
65 66	\$7.76 \$8.38	\$9.85 \$10.65	\$11.59 \$12.53	\$13.34 \$14.42	\$16.96 \$18.34	\$19.33 \$20.90	\$15.24 \$16.10	\$19.31 \$20.38	\$22.03 \$23.25	\$23.87 \$25.19	\$31.03 \$33.45	\$35.52 \$38.24	\$19.12 \$20.51	\$25.34 \$27.13	\$30.76 \$32.90	\$36.16 \$38.58	\$46.98 \$49.96	\$53.83 \$57.19	65 66
67	\$8.99	\$11.44	\$13.45	\$15.51	\$19.71	\$20.30	\$16.10	\$21.52	\$24.53	\$26.57	\$36.00	\$41.14	\$22.01	\$29.05	\$35.19	\$41.17	\$53.13	\$60.74	67
68	\$10.23	\$13.01	\$15.34	\$17.63	\$22.36	\$25.47	\$18.32	\$23.39	\$26.98	\$29.56	\$39.47	\$45.02	\$23.98	\$31.72	\$38.48	\$44.84	\$57.56	\$65.69	68
69	\$11.45	\$14.61	\$17.23	\$19.78	\$25.02	\$28.46	\$19.72	\$25.43	\$29.68	\$32.90	\$43.24	\$49.27	\$26.15	\$34.63	\$42.07	\$48.84	\$62.36	\$71.03	69
70	\$12.67	\$16.18	\$19.11	\$21.91 \$24.03	\$27.67	\$31.46	\$21.26	\$27.65	\$32.65 \$35.92	\$36.60 \$40.73	\$47.42	\$53.93	\$28.52	\$37.82	\$46.00	\$53.19	\$67.56	\$76.80	70
71 72	\$13.90 \$15.12	\$17.77 \$19.34	\$21.00 \$22.87	\$24.03 \$26.18	\$30.31 \$32.97	\$34.45 \$37.44	\$22.90 \$24.65	\$30.04 \$32.65	\$35.92 \$39.51	\$40.73 \$45.32	\$51.96 \$56.98	\$59.02 \$64.59	\$31.09 \$33.90	\$41.31 \$45.14	\$50.30 \$54.99	\$57.95 \$63.12	\$73.18 \$79.27	\$83.05 \$89.79	71 72
73	\$17.32	\$22.27	\$26.43	\$30.15	\$37.79	\$42.86	\$27.32	\$36.30	\$44.06	\$50.39	\$63.13	\$71.44	\$37.23	\$49.74	\$60.74	\$69.53	\$86.99	\$98.38	73
74	\$19.52	\$25.20	\$30.00	\$34.12	\$42.62	\$48.26	\$30.26	\$40.38	\$49.11	\$56.03	\$69.93	\$79.03	\$40.87	\$54.82	\$67.11	\$76.59	\$95.44	\$107.79	74
75	\$21.70	\$28.13	\$33.57	\$38.09	\$47.45	\$53.68	\$33.53	\$44.91	\$54.76	\$62.31	\$77.46	\$87.42	\$44.88	\$60.43	\$74.14	\$84.37	\$104.73	\$118.09	75
76 77	\$23.91 \$26.10	\$31.06 \$33.99	\$37.13 \$40.67	\$42.07 \$46.04	\$52.28 \$57.10	\$59.09 \$64.50	\$37.14 \$41.12	\$49.95 \$55.54	\$61.06 \$68.08	\$69.29 \$77.07	\$85.82 \$95.05	\$96.71 \$107.00	\$49.27 \$54.13	\$66.60 \$73.39	\$81.91 \$90.51	\$92.94 \$102.39	\$114.91 \$126.06	\$129.39 \$141.73	76 77
78	\$28.13	\$36.69	\$44.00	\$49.78	\$61.65	\$69.55	\$41.12	\$59.19	\$72.67	\$82.22	\$101.28	\$107.00	\$54.13 \$57.14	\$73.39	\$95.91	\$102.39	\$126.06	\$141.73	78
79	\$30.17	\$39.40	\$47.32	\$53.51	\$66.19	\$74.60	\$46.48	\$63.07	\$77.58	\$87.73	\$107.90	\$121.13	\$60.33	\$82.15	\$101.64	\$114.84	\$140.93	\$158.04	79
80	\$32.20	\$42.10	\$50.65	\$57.23	\$70.72	\$79.65	\$49.40	\$67.23	\$82.83	\$93.59	\$114.96	\$128.90	\$63.69	\$86.93	\$107.70	\$121.62	\$149.01	\$166.87	80
81	\$34.22	\$44.81	\$53.97	\$60.97	\$75.25	\$84.69	\$52.52	\$71.64	\$88.42	\$99.86	\$122.47	\$137.14	\$67.24	\$91.97	\$114.13	\$128.80	\$157.57	\$176.20	81
82 83	\$36.24 \$38.91	\$47.53 \$51.11	\$57.29 \$61.70	\$64.70 \$69.70	\$79.80 \$85.92	\$89.73 \$96.51	\$55.82 \$59.35	\$76.34 \$81.36	\$94.39 \$100.72	\$106.53 \$113.64	\$130.46 \$139.07	\$145.92 \$155.41	\$70.98 \$75.11	\$97.30 \$103.14	\$120.94 \$128.34	\$136.40 \$144.69	\$166.62 \$176.62	\$186.04 \$197.02	82 83
84	\$38.91	\$54.69	\$66.13	\$74.68	\$92.00	\$103.30	\$63.12	\$86.70	\$100.72	\$113.64	\$139.07	\$165.52	\$75.11	\$103.14	\$128.34	\$144.69	\$176.62	\$208.66	83 84
85	\$44.23	\$58.28	\$70.55	\$79.67	\$98.12	\$100.08	\$67.11	\$92.38	\$114.70	\$129.35	\$158.01	\$176.29	\$84.13	\$115.86	\$144.53	\$162.84	\$198.43	\$220.98	85
86	\$46.90	\$61.87	\$74.98	\$84.66	\$104.20	\$116.85	\$71.37	\$98.45	\$122.40	\$137.99	\$168.43	\$187.77	\$89.02	\$122.79	\$153.37	\$172.74	\$210.33	\$234.04	86
87	\$49.57	\$65.46	\$79.40	\$89.65	\$110.32	\$123.64	\$75.89	\$104.89	\$130.61	\$147.20	\$179.53	\$199.98	\$94.22	\$130.15	\$162.74	\$183.24	\$222.94	\$247.86	87
88 89	\$52.08 \$54.59	\$68.73 \$72.04	\$83.42 \$87.45	\$94.22 \$98.81	\$116.00 \$121.68	\$130.03 \$136.43	\$79.27 \$82.81	\$109.61 \$114.53	\$136.53 \$142.71	\$153.89 \$160.88	\$187.77 \$196.38	\$209.18 \$218.79	\$98.08 \$102.09	\$135.43 \$140.93	\$169.38 \$176.30	\$190.73 \$198.53	\$232.16 \$241.76	\$258.14 \$268.85	88 89
90	\$54.59 \$57.11	\$72.04 \$75.33	\$87.45 \$91.48	\$98.81 \$103.39	\$121.68 \$127.39	\$136.43 \$142.82	\$82.81 \$86.51	\$114.53 \$119.68	\$142.71 \$149.20	\$160.88 \$168.19	\$196.38 \$205.38	\$218.79 \$228.86	\$102.09 \$106.26	\$140.93 \$146.65	\$176.30 \$183.52	\$198.53 \$206.63	\$241.76 \$251.75	\$268.85 \$280.01	90
91	\$59.63	\$78.63	\$95.53	\$103.39	\$133.08	\$142.02	\$90.35	\$125.06	\$155.97	\$175.83	\$205.36	\$239.37	\$100.20	\$152.63	\$190.98	\$206.63	\$262.15	\$291.64	91
92	\$62.14	\$81.92	\$99.56	\$112.53	\$138.78	\$155.61	\$94.38	\$130.71	\$163.03	\$183.82	\$224.65	\$250.37	\$115.13	\$158.81	\$198.78	\$223.89	\$272.99	\$303.73	92
93	\$63.82	\$84.07	\$102.16	\$115.49	\$142.47	\$159.73	\$96.62	\$133.79	\$166.86	\$188.16	\$230.00	\$256.26	\$117.53	\$161.97	\$202.67	\$228.31	\$278.46	\$309.73	93
94	\$65.50	\$86.20	\$104.74	\$118.44	\$146.17	\$163.86	\$98.93	\$136.96	\$170.79	\$192.60	\$235.47	\$262.28	\$119.98	\$165.18	\$206.63	\$232.81	\$284.04	\$315.83	94
95 96	\$67.19 \$68.85	\$88.35 \$90.50	\$107.34 \$109.92	\$121.39 \$124.34	\$149.87 \$153.57	\$168.00 \$172.12	\$101.28 \$103.68	\$140.20 \$143.51	\$174.81 \$178.92	\$197.14 \$201.80	\$241.07 \$246.80	\$268.47 \$274.78	\$122.49 \$125.05	\$168.46 \$171.82	\$210.68 \$214.81	\$237.40 \$242.08	\$289.72 \$295.51	\$322.07 \$328.42	95 96
97	\$70.54	\$90.50	\$112.50	\$124.34	\$157.29	\$176.25	\$105.00	\$146.92	\$183.12	\$206.57	\$252.68	\$281.24	\$125.05	\$175.23	\$219.03	\$242.06	\$301.41	\$334.89	97
98	\$72.22	\$94.79	\$115.10	\$130.25	\$160.98	\$180.38	\$108.68	\$150.42	\$187.43	\$211.44	\$258.68	\$287.85	\$130.32	\$178.73	\$223.32	\$251.72	\$307.44	\$341.49	98
99	\$73.90	\$96.93	\$117.69	\$133.19	\$164.68	\$184.51	\$111.26	\$154.00	\$191.84	\$216.43	\$264.83	\$294.62	\$133.04	\$182.31	\$227.72	\$256.67	\$313.58	\$348.22	99
100+	\$75.58	\$99.07	\$120.29	\$136.14	\$168.38	\$188.62	\$113.91	\$157.67	\$196.35	\$221.53	\$271.14	\$301.55	\$135.80	\$185.94	\$232.17	\$261.74	\$319.85	\$355.10	10

				Qua	rterly Premi	um per \$300	) Monthly Be	nefit Amoun			ncrease (Res	sulting in 23	12% Cumul	ative Increas	e)				
Issue			uture Purch	ase Option					Facility - 30 o 3% Comp			ı			o 5% Comp	ound Inflatio			Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$7.56 \$7.60	\$9.60 \$9.67	\$11.32 \$11.41	\$12.71 \$12.78	\$15.53 \$15.67	\$17.45 \$17.59	\$11.44 \$11.62	\$14.77 \$15.02	\$17.59 \$17.88	\$20.14 \$20.48	\$25.34 \$25.76	\$28.73 \$29.25	\$22.87 \$23.14	\$29.89 \$30.26	\$36.02 \$36.46	\$41.93 \$42.43	\$53.71 \$54.41	\$61.14 \$61.93	25 26
27	\$7.63	\$9.74	\$11.48	\$12.70	\$15.78	\$17.75	\$11.79	\$15.28	\$18.17	\$20.48	\$26.25	\$29.79	\$23.14	\$30.20	\$36.89	\$42.43	\$55.10	\$62.74	27
28	\$7.67	\$9.82	\$11.55	\$12.99	\$15.92	\$17.88	\$11.98	\$15.53	\$18.46	\$21.21	\$26.72	\$30.33	\$23.68	\$30.99	\$37.31	\$43.47	\$55.78	\$63.53	28
29 30	\$7.71 \$7.74	\$9.85 \$9.93	\$11.62 \$11.73	\$13.06 \$13.18	\$16.03 \$16.14	\$18.02 \$18.17	\$12.17 \$12.34	\$15.78 \$16.03	\$18.75 \$19.07	\$21.57 \$21.94	\$27.19 \$27.66	\$30.88 \$31.46	\$23.96 \$24.26	\$31.35 \$31.71	\$37.75 \$38.24	\$44.02 \$44.56	\$56.47 \$57.19	\$64.36 \$65.20	29 30
31	\$7.74 \$7.82	\$9.93	\$11.73	\$13.18	\$16.14	\$18.17	\$12.54	\$16.03	\$19.07	\$21.94	\$27.00	\$31.46	\$24.26 \$24.53	\$31.71	\$38.24 \$38.70	\$45.10	\$57.19	\$66.03	31
32	\$7.86	\$10.02	\$11.86	\$13.36	\$16.40	\$18.46	\$12.71	\$16.54	\$19.72	\$22.69	\$28.66	\$32.61	\$24.84	\$32.47	\$39.16	\$45.65	\$58.64	\$66.85	32
33	\$7.90	\$10.09	\$11.95	\$13.46	\$16.54	\$18.60	\$12.89	\$16.79	\$20.05	\$23.10	\$29.18	\$33.20	\$25.11	\$32.88	\$39.63	\$46.18	\$59.36	\$67.72	33
34 35	\$7.93 \$7.97	\$10.18 \$10.25	\$12.06 \$12.13	\$13.54 \$13.64	\$16.65 \$16.79	\$18.75 \$18.91	\$13.10 \$13.36	\$17.09 \$17.34	\$20.38 \$20.75	\$23.49 \$23.88	\$29.68 \$30.23	\$33.81 \$34.43	\$25.41 \$25.70	\$33.26 \$33.66	\$40.11 \$40.59	\$46.76 \$47.35	\$60.11 \$60.89	\$68.59 \$69.46	34 35
36	\$8.04	\$10.23	\$12.13	\$13.83	\$17.01	\$19.15	\$13.64	\$17.67	\$21.17	\$24.40	\$30.88	\$35.19	\$26.07	\$34.13	\$41.12	\$48.00	\$61.76	\$70.43	36
37	\$8.15	\$10.47	\$12.41	\$14.01	\$17.26	\$19.44	\$13.94	\$17.99	\$21.61	\$24.91	\$31.53	\$35.94	\$26.42	\$34.61	\$41.66	\$48.65	\$62.63	\$71.45	37
38	\$8.21	\$10.60	\$12.60	\$14.18	\$17.48	\$19.69	\$14.22	\$18.36	\$22.04	\$25.41	\$32.22	\$36.70	\$26.79	\$35.07	\$42.21	\$49.29	\$63.49	\$72.48	38
39 40	\$8.28 \$8.36	\$10.71 \$10.83	\$12.75 \$12.89	\$14.37 \$14.55	\$17.75 \$17.95	\$19.98 \$20.23	\$14.52 \$14.85	\$18.71 \$19.07	\$22.49 \$22.94	\$25.96 \$26.50	\$32.90 \$33.62	\$37.51 \$38.30	\$27.16 \$27.50	\$35.55 \$36.02	\$42.79 \$43.36	\$49.99 \$50.68	\$64.39 \$65.29	\$73.51 \$74.56	39 40
41	\$8.48	\$10.94	\$13.06	\$14.74	\$18.21	\$20.52	\$15.17	\$19.44	\$23.41	\$27.05	\$34.35	\$39.13	\$27.87	\$36.49	\$43.95	\$51.36	\$66.21	\$75.62	41
42	\$8.54	\$11.08	\$13.21	\$14.91	\$18.43	\$20.79	\$15.49	\$19.80	\$23.88	\$27.61	\$35.07	\$39.97	\$28.23	\$37.01	\$44.53	\$52.06	\$67.14	\$76.70	42
43 44	\$8.62 \$8.70	\$11.18 \$11.29	\$13.36 \$13.54	\$15.10 \$15.28	\$18.68 \$18.91	\$21.06 \$21.33	\$15.82 \$16.14	\$20.17 \$20.56	\$24.37 \$24.87	\$28.19 \$28.77	\$35.84 \$36.59	\$40.83 \$41.71	\$28.60 \$29.00	\$37.51 \$38.01	\$45.14 \$45.76	\$52.79 \$53.50	\$68.08 \$69.04	\$77.79 \$78.91	43 44
44	\$8.70 \$8.79	\$11.29	\$13.54 \$13.68	\$15.28	\$19.15	\$21.61	\$16.14	\$20.56	\$25.34	\$29.34	\$37.39	\$41.71	\$29.00	\$38.48	\$46.37	\$54.26	\$70.01	\$80.06	44
46	\$8.94	\$11.66	\$13.98	\$15.82	\$19.59	\$22.12	\$17.34	\$22.02	\$26.50	\$30.47	\$38.32	\$43.73	\$29.83	\$39.09	\$47.10	\$55.14	\$71.16	\$81.40	46
47	\$9.09	\$11.90	\$14.30	\$16.18	\$20.05	\$22.65	\$18.21	\$23.14	\$27.69	\$31.67	\$39.31	\$44.85	\$30.30	\$39.71	\$47.86	\$56.03	\$72.36	\$82.74	47
48 49	\$9.27 \$9.40	\$12.13 \$12.38	\$14.59 \$14.88	\$16.51 \$16.87	\$20.52 \$21.00	\$23.21 \$23.72	\$19.15 \$20.14	\$24.33 \$25.56	\$28.96 \$30.26	\$32.90 \$34.17	\$40.32 \$41.33	\$46.01 \$47.20	\$30.77 \$31.24	\$40.32 \$40.97	\$48.61 \$49.37	\$56.95 \$57.88	\$73.54 \$74.78	\$84.13 \$85.53	48 49
50	\$9.40	\$12.50	\$15.21	\$17.23	\$21.42	\$24.26	\$20.14	\$26.85	\$31.64	\$35.50	\$42.39	\$48.43	\$31.71	\$41.63	\$50.17	\$58.83	\$76.01	\$86.95	50
51	\$9.74	\$12.82	\$15.49	\$17.59	\$21.91	\$24.76	\$22.23	\$28.23	\$33.09	\$36.89	\$43.47	\$49.70	\$32.22	\$42.28	\$50.97	\$59.76	\$77.29	\$88.39	51
52 53	\$9.88 \$10.02	\$13.06 \$13.29	\$15.78 \$16.11	\$17.95 \$18.28	\$22.37 \$22.80	\$25.31 \$25.84	\$23.35 \$24.53	\$29.68 \$31.20	\$34.57 \$36.12	\$38.30 \$39.77	\$44.59 \$45.71	\$51.00 \$52.30	\$32.72 \$33.23	\$42.97 \$43.66	\$51.75 \$52.59	\$60.73 \$61.71	\$78.55 \$79.86	\$89.88 \$91.36	52 53
53 54	\$10.02	\$13.29	\$16.11	\$18.28	\$23.27	\$26.34	\$24.53 \$25.76	\$31.20	\$37.75	\$41.33	\$46.88	\$52.30 \$53.64	\$33.23	\$43.66	\$52.59 \$53.42	\$62.74	\$81.18	\$92.88	54
55	\$10.36	\$13.76	\$16.69	\$19.01	\$23.75	\$26.88	\$27.08	\$34.43	\$39.47	\$42.94	\$48.11	\$55.06	\$34.27	\$45.02	\$54.32	\$63.75	\$82.49	\$94.43	55
56	\$11.37	\$14.95	\$17.99	\$20.52	\$25.73	\$29.18	\$28.42	\$36.12	\$41.37	\$44.98	\$51.07	\$58.46	\$35.69	\$46.99	\$56.76	\$66.71	\$86.48	\$99.07	56
57 58	\$12.34 \$13.36	\$16.11 \$17.31	\$19.29 \$20.59	\$22.04 \$23.61	\$27.73 \$29.72	\$31.49 \$33.77	\$29.83 \$31.31	\$37.90 \$39.77	\$43.41 \$45.54	\$47.16 \$49.45	\$54.21 \$57.56	\$62.08 \$65.91	\$37.17 \$38.74	\$49.01 \$51.14	\$59.30 \$61.97	\$69.79 \$73.01	\$90.64 \$95.02	\$103.93 \$108.98	57 58
59	\$14.37	\$18.46	\$21.91	\$25.11	\$31.75	\$36.08	\$32.88	\$41.74	\$47.75	\$51.83	\$61.10	\$69.96	\$40.32	\$53.36	\$64.76	\$76.36	\$99.61	\$114.32	59
60	\$15.35	\$19.66	\$23.21	\$26.64	\$33.73	\$38.37	\$34.49	\$43.79	\$50.06	\$54.32	\$64.87	\$74.28	\$41.98	\$55.67	\$67.66	\$79.92	\$104.43	\$119.91	60
61	\$16.36 \$17.37	\$20.82 \$22.02	\$24.50 \$25.81	\$28.19 \$29.72	\$35.72 \$37.71	\$40.70 \$42.97	\$36.19 \$38.04	\$45.97 \$48.25	\$52.52 \$55.10	\$56.98 \$59.76	\$68.84 \$72.98	\$78.88 \$83.72	\$43.73 \$45.56	\$58.10 \$60.66	\$70.70 \$73.90	\$83.61 \$87.53	\$109.46 \$114.74	\$125.79 \$131.94	61 62
62 63	\$17.37 \$19.18	\$24.33	\$28.56	\$32.90	\$41.77	\$47.60	\$40.17	\$48.25 \$50.94	\$58.13	\$63.04	\$72.98	\$90.13	\$48.87	\$64.98	\$79.05	\$93.39	\$122.06	\$131.94	63
64	\$21.00	\$26.64	\$31.31	\$36.05	\$45.82	\$52.19	\$42.43	\$53.75	\$61.35	\$66.52	\$84.71	\$97.01	\$52.41	\$69.58	\$84.56	\$99.64	\$129.84	\$148.95	64
65	\$22.84	\$28.96	\$34.07	\$39.24	\$49.84	\$56.84	\$44.81	\$56.76	\$64.76	\$70.19	\$91.25	\$104.43	\$56.22	\$74.50	\$90.42	\$106.32	\$138.10	\$158.25	65
66 67	\$24.64 \$26.46	\$31.31 \$33.62	\$36.81 \$39.55	\$42.39 \$45.56	\$53.91 \$57.96	\$61.43 \$66.07	\$47.31 \$49.95	\$59.91 \$63.27	\$68.35 \$72.14	\$74.06 \$78.12	\$98.31 \$105.85	\$112.39 \$120.94	\$60.31 \$64.68	\$79.78 \$85.39	\$96.72 \$103.45	\$113.44 \$121.03	\$146.89 \$156.20	\$168.13 \$178.60	66 67
68	\$30.08	\$38.27	\$45.10	\$51.83	\$65.73	\$74.86	\$53.83	\$68.78	\$79.33	\$86.91	\$116.02	\$132.38	\$70.51	\$93.23	\$113.13	\$131.83	\$169.23	\$193.11	68
69	\$33.66	\$42.94	\$50.63	\$58.13	\$73.54	\$83.69	\$57.99	\$74.75	\$87.27	\$96.72	\$127.16	\$144.86	\$76.89	\$101.82	\$123.69	\$143.59	\$183.33	\$208.82	69
70	\$37.25 \$40.86	\$47.56 \$52.23	\$56.18	\$64.39	\$81.34 \$89.11	\$92.48	\$62.46	\$81.26 \$88.32	\$96.00 \$105.59	\$107.62 \$119.75	\$139.39	\$158.55	\$83.83 \$91.40	\$111.20	\$135.23	\$156.40	\$198.62	\$225.79	70
71 72	\$40.86 \$44.44	\$52.23 \$56.87	\$61.71 \$67.26	\$70.66 \$76.95	\$89.11 \$96.90	\$101.28 \$110.08	\$67.33 \$72.51	\$88.32 \$96.00	\$105.59 \$116.15	\$119.75 \$133.23	\$152.79 \$167.52	\$173.51 \$189.89	\$91.40 \$99.69	\$121.44 \$132.70	\$147.86 \$161.65	\$170.35 \$185.54	\$215.15 \$233.07	\$244.14 \$264.01	71 72
73	\$50.90	\$65.48	\$77.71	\$88.64	\$111.09	\$126.00	\$80.32	\$106.75	\$129.51	\$148.15	\$185.57	\$210.05	\$109.46	\$146.25	\$178.60	\$204.40	\$255.73	\$289.24	73
74	\$57.38	\$74.09	\$88.18	\$100.31	\$125.32	\$141.90	\$88.98	\$118.72	\$144.39	\$164.73	\$205.60	\$232.35	\$120.18	\$161.18	\$197.31	\$225.18	\$280.60	\$316.90	74
75 76	\$63.81 \$70.29	\$82.71 \$91.33	\$98.67 \$109.13	\$112.00 \$123.69	\$139.50 \$153.68	\$157.81 \$173.71	\$98.58 \$109.17	\$132.05 \$146.86	\$161.01 \$179.50	\$183.19 \$203.71	\$227.75 \$252.29	\$257.04 \$284.32	\$131.94 \$144.86	\$177.66 \$195.78	\$217.99 \$240.82	\$248.06 \$273.24	\$307.90 \$337.82	\$347.19 \$380.39	75 76
77	\$76.74	\$99.94	\$119.60	\$135.39	\$167.89	\$189.63	\$120.90	\$163.28	\$200.16	\$226.55	\$279.48	\$314.59	\$159.12	\$215.77	\$266.08	\$301.01	\$370.61	\$416.70	77
78	\$82.71	\$107.87	\$129.38	\$146.35	\$181.24	\$204.48	\$128.53	\$174.00	\$213.68	\$241.72	\$297.74	\$334.72	\$168.00	\$228.30	\$281.97	\$318.78	\$391.86	\$440.01	78
79 80	\$88.68 \$94.66	\$115.83 \$123.80	\$139.13 \$148.92	\$157.32 \$168.28	\$194.60 \$207.92	\$219.30 \$234.16	\$136.65 \$145.26	\$185.44 \$197.63	\$228.11 \$243.53	\$257.91 \$275.17	\$317.23 \$337.97	\$356.15 \$378.95	\$177.37 \$187.25	\$241.54 \$255.55	\$298.81 \$316.65	\$337.60 \$357.55	\$414.34 \$438.14	\$464.62 \$490.61	79 80
81	\$94.66	\$123.80	\$148.92 \$158.69	\$108.28	\$207.92	\$234.16	\$145.26 \$154.42	\$197.63	\$243.53	\$275.17	\$360.04	\$403.19	\$187.25	\$270.39	\$335.54	\$378.65	\$463.25	\$490.61	81
82	\$106.56	\$139.71	\$168.43	\$190.22	\$234.63	\$263.81	\$164.11	\$224.45	\$277.52	\$313.21	\$383.54	\$429.01	\$208.67	\$286.10	\$355.57	\$400.99	\$489.86	\$546.97	82
83	\$114.38	\$150.24	\$181.42	\$204.90	\$252.58	\$283.75	\$174.50	\$239.19	\$296.12	\$334.13	\$408.84	\$456.91	\$220.84	\$303.22	\$377.32	\$425.39	\$519.23	\$579.25	83
84 85	\$122.23 \$130.05	\$160.79 \$171.36	\$194.41 \$207.44	\$219.57 \$234.24	\$270.50 \$288.45	\$303.69 \$323.65	\$185.54 \$197.31	\$254.88 \$271.62	\$315.99 \$337.21	\$356.46 \$380.29	\$435.82 \$464.55	\$486.63 \$518.30	\$233.72 \$247.33	\$321.38 \$340.65	\$400.40 \$424.91	\$451.26 \$478.72	\$550.37 \$583.37	\$613.46 \$649.69	84 85
86	\$130.05	\$171.30	\$207.44	\$248.89	\$306.36	\$343.54	\$209.79	\$289.43	\$359.84	\$405.70	\$495.17	\$552.03	\$261.74	\$361.03	\$450.91	\$507.87	\$618.39	\$688.06	86
87	\$145.73	\$192.42	\$233.43	\$263.58	\$324.32	\$363.48	\$223.11	\$308.39	\$383.98	\$432.77	\$527.82	\$587.93	\$277.01	\$382.64	\$478.45	\$538.76	\$655.45	\$728.71	87
88 89	\$153.11	\$202.09	\$245.26	\$277.01	\$341.05	\$382.26	\$233.07	\$322.26	\$401.38	\$452.42	\$552.03	\$614.99	\$288.34	\$398.16	\$498.00	\$560.75	\$682.56	\$758.93	88 89
90 90	\$160.50 \$167.92	\$211.78 \$221.46	\$257.15 \$268.98	\$290.48 \$303.95	\$357.77 \$374.52	\$401.10 \$419.87	\$243.45 \$254.31	\$336.74 \$351.87	\$419.59 \$438.63	\$472.98 \$494.47	\$577.33 \$603.84	\$643.25 \$672.82	\$300.14 \$312.41	\$414.34 \$431.17	\$518.33 \$539.51	\$583.68 \$607.53	\$710.75 \$740.15	\$790.42 \$823.21	89 90
91	\$175.29	\$231.16	\$280.84	\$317.38	\$391.25	\$438.66	\$265.66	\$367.69	\$458.54	\$516.96	\$631.51	\$703.73	\$325.18	\$448.69	\$561.52	\$632.36	\$770.73	\$857.39	91
92	\$182.68	\$240.85	\$292.68	\$330.84	\$408.01	\$457.50	\$277.48	\$384.26	\$479.30	\$540.46	\$660.48	\$736.06	\$338.47	\$466.90	\$584.39	\$658.23	\$802.59	\$892.97	92
93	\$187.65	\$247.14	\$300.32	\$339.53	\$418.86	\$469.62	\$284.07	\$393.35	\$490.58	\$553.19	\$676.18	\$753.39	\$345.53	\$476.17	\$595.84	\$671.22	\$818.65	\$910.60	93
94 95	\$192.57 \$197.53	\$253.46 \$259.75	\$307.93 \$315.56	\$348.21 \$356.86	\$429.77 \$440.63	\$481.74 \$493.90	\$290.84 \$297.74	\$402.67 \$412.18	\$502.12 \$513.92	\$566.25 \$579.62	\$692.27 \$708.73	\$771.13 \$789.27	\$352.74 \$360.12	\$485.61 \$495.28	\$607.53 \$619.42	\$684.48 \$697.97	\$835.06 \$851.77	\$928.55 \$946.87	94 95
96	\$202.44	\$266.05	\$323.16	\$365.55	\$451.52	\$506.02	\$304.85	\$421.92	\$526.01	\$593.30	\$725.60	\$807.84	\$367.65	\$505.13	\$631.56	\$711.73	\$868.83	\$965.56	96
97	\$207.41	\$272.38	\$330.77	\$374.25	\$462.42	\$518.16	\$312.09	\$431.93	\$538.39	\$607.31	\$742.87	\$826.83	\$375.33	\$515.19	\$643.94	\$725.74	\$886.17	\$984.58	97
98 99	\$212.33 \$217.29	\$278.68 \$284.98	\$338.41 \$345.99	\$382.92 \$391.58	\$473.28 \$484.17	\$530.31 \$542.45	\$319.51 \$327.12	\$442.22 \$452.75	\$551.07 \$564.01	\$621.64 \$636.29	\$760.52 \$778.62	\$846.28 \$866.18	\$383.14 \$391.11	\$525.47 \$535.97	\$656.57 \$669.45	\$740.04 \$754.62	\$903.88	\$1,003.99 \$1,023.79	98
100+	\$217.29	\$204.90	\$353.64	\$400.26	\$495.02	\$554.57	\$334.89	\$463.54	\$577.27	\$651.31	\$797.16	\$886.56	\$399.25	\$546.67	\$682.60	\$769.49		\$1,023.79	100+

				Ar	nnual Premi	um per \$300	Monthly Be	nefit Amoun		% Phase 3 Ir 80 Day EP	crease (Res	sulting in 23.	12% Cumula	ative Increas	se)				
ssue				hase Option					ito 3% Com	pound Inflati					uto 5% Com		ion		Iss
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	A
25	\$28.41	\$36.03	\$42.55	\$47.71	\$58.31	\$65.51	\$42.96	\$55.44	\$66.06	\$75.57	\$95.15	\$107.93	\$85.91	\$112.27	\$135.25	\$157.39	\$201.70	\$229.58	2
26 27	\$28.54 \$28.67	\$36.29 \$36.57	\$42.83 \$43.09	\$47.99 \$48.38	\$58.85 \$59.25	\$66.06 \$66.61	\$43.63 \$44.31	\$56.41 \$57.37	\$67.14 \$68.23	\$76.93 \$78.30	\$96.77 \$98.53	\$109.82 \$111.87	\$86.86 \$87.81	\$113.62 \$114.99	\$136.87 \$138.51	\$159.30 \$161.19	\$204.28 \$206.87	\$232.56 \$235.55	1
28	\$28.81	\$36.83	\$43.36	\$48.79	\$59.81	\$67.14	\$44.98	\$58.31	\$69.31	\$79.65	\$100.32	\$113.91	\$88.89	\$116.35	\$140.13	\$163.25	\$200.07	\$238.54	
29	\$28.96	\$36.97	\$43.63	\$49.06	\$60.22	\$67.69	\$45.67	\$59.25	\$70.41	\$81.01	\$102.08	\$115.94	\$89.98	\$117.71	\$141.78	\$165.29	\$212.03	\$241.67	
30	\$29.09	\$37.25	\$44.05	\$49.48	\$60.62	\$68.23	\$46.36	\$60.22	\$71.63	\$82.37	\$103.86	\$118.11	\$91.08	\$119.07	\$143.53	\$167.32	\$214.75	\$244.79	
31	\$29.37	\$37.52	\$44.31	\$49.76	\$61.17	\$68.78	\$47.03	\$61.17	\$72.85	\$83.73	\$105.75	\$120.29	\$92.15	\$120.42	\$145.30	\$169.36	\$217.47	\$247.92	
32	\$29.51	\$37.65	\$44.58	\$50.15	\$61.57	\$69.31	\$47.71	\$62.12	\$74.08	\$85.22	\$107.65	\$122.47	\$93.23	\$121.92	\$147.07	\$171.39	\$220.20	\$251.05	
33	\$29.64	\$37.92	\$44.85	\$50.57	\$62.12	\$69.87	\$48.38	\$63.07	\$75.31	\$86.72	\$109.55	\$124.64	\$94.33	\$123.41	\$148.84	\$173.44	\$222.92	\$254.31	
34	\$29.77	\$38.19	\$45.26	\$50.83	\$62.53	\$70.41	\$49.21	\$64.15	\$76.54	\$88.22	\$111.46	\$126.94	\$95.42	\$124.92	\$150.60	\$175.61	\$225.76	\$257.57	
35 36	\$29.90 \$30.18	\$38.46 \$38.87	\$45.53 \$46.08	\$51.24 \$51.92	\$63.07 \$63.89	\$70.95 \$71.90	\$50.15 \$51.24	\$65.11 \$66.34	\$77.89 \$79.51	\$89.71 \$91.62	\$113.49 \$115.94	\$129.26 \$132.11	\$96.50 \$97.86	\$126.40 \$128.17	\$152.37 \$154.41	\$177.78 \$180.23	\$228.62 \$231.88	\$260.85 \$264.50	
37	\$30.18	\$39.29	\$46.63	\$52.59	\$64.84	\$72.99	\$52.33	\$67.56	\$81.15	\$93.53	\$118.40	\$134.97	\$99.23	\$129.93	\$156.45	\$182.68	\$235.14	\$268.30	
38	\$30.86	\$39.84	\$47.30	\$53.29	\$65.65	\$73.95	\$53.42	\$68.92	\$82.77	\$95.42	\$120.98	\$137.84	\$100.59	\$131.72	\$158.49	\$185.12	\$238.40	\$272.11	
39	\$31.13	\$40.24	\$47.85	\$53.96	\$66.61	\$75.02	\$54.51	\$70.28	\$84.41	\$97.47	\$123.56	\$140.81	\$101.94	\$133.48	\$160.65	\$187.71	\$241.80	\$276.05	
40	\$31.40	\$40.64	\$48.38	\$54.64	\$67.42	\$75.98	\$55.73	\$71.63	\$86.17	\$99.49	\$126.27	\$143.80	\$103.30	\$135.25	\$162.84	\$190.29	\$245.21	\$280.00	
41	\$31.80	\$41.05	\$49.06	\$55.31	\$68.37	\$77.08	\$56.96	\$72.99	\$87.94	\$101.54	\$129.00	\$146.93	\$104.66	\$137.01	\$165.01	\$192.88	\$248.60	\$283.94	
42	\$32.08	\$41.60	\$49.61	\$55.99	\$69.18	\$78.02	\$58.18	\$74.35	\$89.71	\$103.71	\$131.72	\$150.06	\$106.01	\$138.91	\$167.19	\$195.46	\$252.14	\$288.01	
43	\$32.36	\$41.99	\$50.15	\$56.67	\$70.15	\$79.11	\$59.39	\$75.70	\$91.47	\$105.88	\$134.56	\$153.32	\$107.38	\$140.81	\$169.50	\$198.18	\$255.67	\$292.10	
44 45	\$32.63 \$33.03	\$42.40 \$42.96	\$50.83 \$51.37	\$57.37 \$58.04	\$70.95 \$71.90	\$80.06 \$81.15	\$60.62 \$61.98	\$77.21 \$78.69	\$93.37 \$95.15	\$108.07 \$110.23	\$137.41 \$140.39	\$156.58 \$160.12	\$108.87 \$110.23	\$142.71 \$144.50	\$171.82 \$174.11	\$200.90 \$203.74	\$259.20 \$262.87	\$296.31 \$300.65	
45 46	\$33.58	\$42.96	\$51.37 \$52.46	\$59.39	\$73.53	\$83.05	\$65.11	\$82.63	\$99.49	\$110.23	\$140.39	\$160.12	\$110.23	\$144.50	\$174.11	\$203.74	\$267.24	\$305.69	
47	\$34.12	\$44.72	\$53.69	\$60.77	\$75.31	\$85.08	\$68.37	\$86.86	\$103.99	\$118.94	\$147.61	\$168.42	\$113.76	\$149.10	\$179.70	\$210.41	\$271.71	\$310.71	
48	\$34.80	\$45.53	\$54.77	\$61.98	\$77.08	\$87.14	\$71.90	\$91.34	\$108.74	\$123.56	\$151.42	\$172.76	\$115.53	\$151.42	\$182.55	\$213.81	\$276.19	\$315.88	
49	\$35.34	\$46.49	\$55.86	\$63.35	\$78.83	\$89.02	\$75.57	\$95.95	\$113.62	\$128.31	\$155.23	\$177.25	\$117.31	\$153.87	\$185.41	\$217.34	\$280.82	\$321.19	l
50	\$35.90	\$47.30	\$57.09	\$64.70	\$80.47	\$91.08	\$79.38	\$100.85	\$118.79	\$133.33	\$159.17	\$181.87	\$119.07	\$156.32	\$188.38	\$220.87	\$285.43	\$326.49	
51	\$36.57	\$48.12	\$58.18	\$66.06	\$82.23	\$92.97	\$83.47	\$106.01	\$124.24	\$138.51	\$163.25	\$186.62	\$120.98	\$158.77	\$191.37	\$224.41	\$290.19	\$331.93	
52 53	\$37.11 \$37.65	\$49.06 \$49.89	\$59.25 \$60.48	\$67.42 \$68.64	\$84.00 \$85.63	\$95.01 \$97.05	\$87.67 \$92.15	\$111.46 \$117.17	\$129.80 \$135.65	\$143.80 \$149.38	\$167.45 \$171.67	\$191.51 \$196.41	\$122.87 \$124.79	\$161.32 \$163.92	\$194.37 \$197.50	\$228.08 \$231.75	\$294.95 \$299.84	\$337.48 \$343.07	
53 54	\$38.32	\$50.83	\$61.57	\$70.01	\$87.40	\$98.95	\$96.77	\$123.14	\$141.78	\$155.23	\$176.03	\$201.43	\$124.79	\$166.50	\$200.63	\$235.55	\$304.87	\$348.78	
55	\$38.87	\$51.66	\$62.66	\$70.01	\$89.16	\$100.99	\$101.67	\$129.26	\$148.16	\$161.19	\$180.64	\$206.74	\$128.72	\$169.09	\$200.03	\$239.36	\$309.77	\$354.61	
56	\$42.68	\$56.15	\$67.56	\$77.08	\$96.63	\$109.55	\$106.70	\$135.65	\$155.36	\$168.96	\$191.79	\$219.52	\$134.01	\$176.42	\$213.13	\$250.51	\$324.72	\$372.02	
57	\$46.36	\$60.48	\$72.44	\$82.77	\$104.12	\$118.26	\$112.01	\$142.32	\$162.97	\$177.11	\$203.61	\$233.11	\$139.59	\$184.04	\$222.64	\$262.06	\$340.34	\$390.24	
58	\$50.15	\$64.98	\$77.34	\$88.62	\$111.59	\$126.81	\$117.58	\$149.38	\$170.99	\$185.67	\$216.12	\$247.51	\$145.43	\$192.06	\$232.69	\$274.17	\$356.80	\$409.26	
59	\$53.96	\$69.31	\$82.23	\$94.33	\$119.20	\$135.52	\$123.41	\$156.72	\$179.28	\$194.64	\$229.45	\$262.73	\$151.42	\$200.35	\$243.17	\$286.78	\$374.05	\$429.23	
60	\$57.63	\$73.82	\$87.14	\$100.04	\$126.68	\$144.07	\$129.53	\$164.46	\$187.98	\$204.02	\$243.57	\$278.91	\$157.67	\$209.06	\$254.04	\$300.11	\$392.13	\$450.31	
61	\$61.44	\$78.15	\$92.01	\$105.88	\$134.16	\$152.78	\$135.92	\$172.62	\$197.22	\$213.95	\$258.53	\$296.17	\$164.19	\$218.15	\$265.46	\$313.97	\$411.03	\$472.32	
62	\$65.24 \$72.04	\$82.63 \$91.34	\$96.92 \$107.24	\$111.59 \$123.56	\$141.63 \$156.85	\$161.32 \$178.74	\$142.85 \$150.86	\$181.19 \$191.24	\$206.87 \$218.28	\$224.41 \$236.78	\$274.02 \$295.23	\$314.40 \$338.45	\$171.12 \$183.49	\$227.80 \$243.99	\$277.55 \$296.85	\$328.67 \$350.67	\$430.88 \$458.33	\$495.44 \$526.42	H
64	\$78.83	\$100.04	\$117.58	\$135.39	\$172.09	\$196.00	\$159.30	\$201.83	\$230.38	\$249.83	\$318.06	\$364.28	\$196.83	\$261.24	\$317.51	\$374.19	\$487.55	\$559.32	
65	\$85.77	\$108.74	\$127.91	\$147.33	\$187.16	\$213.40	\$168.28	\$213.13	\$243.17	\$263.56	\$342.66	\$392.13	\$211.09	\$279.72	\$339.54	\$399.20	\$518.55	\$594.25	
66	\$92.56	\$117.58	\$138.24	\$159.17	\$202.39	\$230.67	\$177.65	\$224.95	\$256.62	\$278.10	\$369.17	\$422.04	\$226.44	\$299.57	\$363.19	\$425.98	\$551.57	\$631.36	
67	\$99.36	\$126.27	\$148.57	\$171.12	\$217.61	\$248.06	\$187.58	\$237.60	\$270.89	\$293.31	\$397.44	\$454.12	\$242.89	\$320.63	\$388.46	\$454.53	\$586.51	\$670.63	
68	\$112.94	\$143.67	\$169.36	\$194.64	\$246.84	\$281.08	\$202.12	\$258.25	\$297.94	\$326.35	\$435.62	\$497.06	\$264.78	\$350.13	\$424.76	\$495.03	\$635.43	\$725.14	
69 70	\$126.40 \$139.87	\$161.19 \$178.61	\$190.16 \$210.95	\$218.28 \$241.80	\$276.19 \$305.42	\$314.24 \$347.28	\$217.76 \$234.60	\$280.69 \$305.15	\$327.71 \$360.47	\$363.19 \$404.09	\$477.49 \$523.44	\$543.96 \$595.34	\$288.70 \$314.80	\$382.36 \$417.56	\$464.45 \$507.80	\$539.21 \$587.31	\$688.45 \$745.80	\$784.14 \$847.89	
71	\$153.45	\$178.61	\$210.95	\$241.80	\$305.42	\$347.28	\$234.60	\$305.15	\$396.48	\$404.09	\$573.73	\$651.62	\$314.80	\$456.01	\$555.24	\$639.64	\$807.92	\$916.80	
72	\$166.91	\$213.53	\$252.53	\$288.97	\$363.86	\$413.34	\$272.24	\$360.47	\$436.17	\$500.33	\$629.04	\$713.05	\$374.32	\$498.29	\$607.04	\$696.73	\$875.21	\$991.42	
73	\$191.10	\$245.88	\$291.82	\$332.88	\$417.14	\$473.14	\$301.62	\$400.83	\$486.32	\$556.34	\$696.87	\$788.76	\$411.03	\$549.12	\$670.63	\$767.55	\$960.30		
74	\$215.44	\$278.24	\$331.09	\$376.64	\$470.55	\$532.82	\$334.10	\$445.82	\$542.20	\$618.58	\$772.04	\$872.49	\$451.26	\$605.26	\$740.91	\$845.57	\$1,053.66	\$1,190.00	
75	\$239.63	\$310.58	\$370.53	\$420.54	\$523.84	\$592.61	\$370.12	\$495.84	\$604.59	\$687.89	\$855.22	\$965.19	\$495.44	\$667.09	\$818.52	\$931.47	\$1,156.15	\$1,303.77	
76	\$263.96	\$342.93	\$409.82	\$464.45	\$577.13	\$652.29	\$409.95	\$551.43	\$674.03	\$764.97	\$947.37	\$1,067.66	\$543.96	\$735.20	\$904.28	\$1,026.08		\$1,428.40	
77 78	\$288.17 \$310.58	\$375.27 \$405.05	\$449.08 \$485.79	\$508.35 \$549.54	\$630.40 \$680.57	\$712.10	\$453.98 \$482.65	\$613.14 \$653.38	\$751.65 \$802.35	\$850.73 \$907.69	\$1,049.45		\$597.52 \$630.82	\$810.23 \$857.25	\$999.16 \$1.058.83	\$1,130.33 \$1,197.06	\$1,391.71 \$1,471.49	\$1,564.72 \$1,652.26	
78 79	\$310.58 \$333.01	\$405.05 \$434.95	\$485.79 \$522.49	\$549.54 \$590.72	\$680.57 \$730.72	\$767.83 \$823.54	\$482.65 \$513.10	\$653.38 \$696.33	\$802.35 \$856.57	\$907.69	\$1,118.10 \$1,191.23		\$630.82 \$666.02	\$857.25 \$907.01	\$1,058.83	\$1,197.06			
80	\$355.44	\$464.86	\$559.19	\$631.91	\$780.74	\$879.28	\$545.45	\$742.13	\$914.49	\$1,033.28	\$1,269.10		\$703.12	\$959.60		\$1,342.63			
81	\$377.73	\$494.77	\$595.88	\$673.09	\$830.90	\$934.87	\$579.85	\$790.93	\$976.19				\$742.27	\$1.015.34	\$1,260.00	\$1,421.87			
82	\$400.15	\$524.65	\$632.45	\$714.27	\$881.04	\$990.61	\$616.27	\$842.86	\$1,042.11	\$1,176.13	\$1,440.23		\$783.60	\$1,074.33	\$1,335.16	\$1,505.74	\$1,839.42	\$2,053.92	
83	\$429.52	\$564.21	\$681.24	\$769.45	\$948.46	\$1,065.50	\$655.28	\$898.17	\$1,111.97	\$1,254.69	\$1,535.24	\$1,715.74	\$829.26	\$1,138.61	\$1,416.85	\$1,597.35			
84	\$459.00	\$603.76	\$730.05		\$1,015.74	\$1,140.39	\$696.73	\$957.16	\$1,186.60		\$1,636.50		\$877.64	\$1,206.85	\$1,503.56	\$1,694.54	\$2,066.68		Ì
85	\$488.37	\$643.45	\$778.97		\$1,083.17		\$740.91	\$1,019.95	\$1,266.25		\$1,744.42		\$928.75	\$1,279.16		\$1,797.71	\$2,190.66		
86	\$517.72	\$683.01 \$722.57	\$827.77			\$1,290.04 \$1,364,93				\$1,523.41			\$982.84						
87 88	\$547.22 \$574.95	\$722.57 \$758.85	\$876.57 \$921.01		\$1,217.86 \$1,280.66	\$1,364.93 \$1,435.46	\$837.83 \$875.21	\$1,158.06 \$1,210.11	\$1,441.85 \$1.507.24	\$1,625.07 \$1.698.89	\$1,982.01 \$2,072.94	\$2,207.78 \$2,309.32	\$1,040.21 \$1,082.76	\$1,436.82 \$1,495.13		\$2,023.05 \$2,105.71		\$2,736.37 \$2,849.88	
88 89	\$602.68	\$795.29	\$921.01		\$1,280.66	\$1,435.46		\$1,210.11	\$1,507.24	\$1,098.89			\$1,082.76	\$1,495.13	\$1,870.01	\$2,105.71	\$2,563.07	\$2,849.88	
90	\$630.55	\$831.57	\$1.010.03	\$1,030.78		\$1,500.14		\$1,204.49	\$1,647.10			\$2,526.51	\$1,173.15			\$2,131.74		\$3.091.27	
91	\$658.27	\$867.99	\$1,054.62		\$1,469.17	\$1,647.23			\$1,721.86		\$2,371.44	\$2,642.59	\$1,221.11	\$1,684.89	\$2,108.56	\$2,374.56		\$3,219.56	
92	\$686.00		\$1,099.06	<b>+</b> ·, · · · · · ·	\$1,532.11	\$1,717.93		\$1,442.95	\$1,799.88	\$2,029.44	\$2,480.17		\$1,271.01	\$1,753.26		\$2,471.73		\$3,353.19	
93	\$704.61				\$1,572.89	\$1,763.45		\$1,477.06	\$1,842.15			\$2,829.09	\$1,297.52	\$1,788.04		\$2,520.54	\$3,074.14		1
94	\$723.11		\$1,156.29			\$1,808.97		\$1,511.99	\$1,885.51		\$2,599.50		\$1,324.56	\$1,823.52		\$2,570.28		\$3,486.80	1
95	\$741.73		\$1,184.97		\$1,654.58	\$1,854.66		\$1,547.73	\$1,929.82		\$2,661.34	\$2,963.77	\$1,352.29	\$1,859.82		\$2,620.97		\$3,555.58	
96	\$760.21			\$1,372.67		\$1,900.18		\$1,584.30	\$1,975.21	\$2,227.90	\$2,724.69		\$1,380.55			\$2,672.64		\$3,625.71	
97 98		\$1,022.81 \$1,046.47			\$1,736.40 \$1,777.18			\$1,621.95 \$1,660.56	\$2,021.70 \$2,069.27		\$2,789.52 \$2,855.85		\$1,409.37	\$1,934.57 \$1,973.19				\$3,697.21 \$3,770.06	
				\$1,437.91 \$1.470.40						\$2,334.32 \$2,389.36		\$3,177.86			\$2,465.49				
99					Ψ1,010.09	42,000.JZ	Ψ1,440.00		\$2,117.94		\$2,923.40		\$1,499.22						1

Ţ				Мо	nthly Premiu	m per \$300	Monthly Ber					ulting in 23.	12% Cumula	tive Increase	e)				
Issue		F	uture Purch	ase Option						EP - 50% F ound Inflatio				Aut	o 5% Comp	ound Inflatio	n		Issi
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Ag
25	\$3.17	\$3.90	\$4.48	\$5.00	\$6.06	\$6.80	\$4.83	\$6.00	\$7.01	\$7.95	\$9.92	\$11.25	\$9.37	\$11.81	\$13.92	\$16.04	\$20.40	\$23.16	2
26	\$3.19	\$3.92	\$4.52	\$5.03	\$6.13	\$6.86	\$4.91	\$6.11	\$7.12	\$8.08	\$10.08	\$11.45	\$9.48	\$11.95	\$14.10	\$16.24	\$20.67	\$23.46	2
27	\$3.21	\$3.94	\$4.56	\$5.06	\$6.16	\$6.91	\$5.00	\$6.19	\$7.23	\$8.21	\$10.26	\$11.65	\$9.60	\$12.09	\$14.28	\$16.44	\$20.92	\$23.75	2
28	\$3.23	\$3.96	\$4.58	\$5.10	\$6.20	\$6.97	\$5.06	\$6.29	\$7.35	\$8.35	\$10.43	\$11.85	\$9.71	\$12.23	\$14.44	\$16.64	\$21.17	\$24.05	2
29	\$3.24	\$3.99	\$4.62	\$5.14	\$6.26	\$7.02	\$5.14	\$6.39	\$7.47	\$8.49	\$10.61	\$12.07	\$9.82	\$12.39	\$14.62	\$16.83	\$21.45	\$24.37	2
30	\$3.27	\$4.02	\$4.66	\$5.17	\$6.30	\$7.08	\$5.21	\$6.49	\$7.59	\$8.62	\$10.81	\$12.28	\$9.93	\$12.54	\$14.78	\$17.03	\$21.71	\$24.66	3
31 32	\$3.28	\$4.04 \$4.06	\$4.68	\$5.21	\$6.36 \$6.40	\$7.13	\$5.29	\$6.59 \$6.70	\$7.71 \$7.83	\$8.76 \$8.91	\$10.98 \$11.17	\$12.51	\$10.04	\$12.68	\$14.97	\$17.25 \$17.46	\$22.00 \$22.27	\$24.99	3
33	\$3.31 \$3.32	\$4.06	\$4.71 \$4.74	\$5.25 \$5.28	\$6.45	\$7.18 \$7.24	\$5.38 \$5.46	\$6.70 \$6.81	\$7.83 \$7.96	\$9.07	\$11.17	\$12.72 \$12.94	\$10.16 \$10.29	\$12.83 \$12.97	\$15.14 \$15.33	\$17.46	\$22.27	\$25.32 \$25.63	3
34	\$3.33	\$4.09	\$4.74	\$5.26 \$5.32	\$6.50	\$7.24	\$5.56	\$6.92	\$8.08	\$9.07	\$11.56	\$13.17	\$10.29	\$13.14	\$15.52	\$17.89	\$22.84	\$25.03	3
35	\$3.35	\$4.11	\$4.76 \$4.81	\$5.36	\$6.55	\$7.37	\$5.64	\$7.03	\$8.23	\$9.21	\$11.77	\$13.17	\$10.41	\$13.14	\$15.68	\$17.09	\$23.13	\$26.31	3
36	\$3.39	\$4.14	\$4.88	\$5.43	\$6.63	\$7.47	\$5.75	\$7.03	\$8.38	\$9.57	\$12.02	\$13.40	\$10.55	\$13.45	\$15.89	\$18.36	\$23.43	\$26.70	3
37	\$3.42	\$4.23	\$4.93	\$5.50	\$6.74	\$7.58	\$5.86	\$7.30	\$8.57	\$9.76	\$12.28	\$13.98	\$10.82	\$13.64	\$16.11	\$18.61	\$23.77	\$27.08	3
38	\$3.45	\$4.28	\$5.01	\$5.58	\$6.82	\$7.67	\$5.97	\$7.46	\$8.73	\$9.96	\$12.54	\$14.28	\$10.96	\$13.83	\$16.33	\$18.87	\$24.10	\$27.45	3
39	\$3.48	\$4.33	\$5.06	\$5.64	\$6.92	\$7.78	\$6.07	\$7.60	\$8.90	\$10.18	\$12.80	\$14.57	\$11.10	\$14.01	\$16.54	\$19.13	\$24.46	\$27.85	3
40	\$3.53	\$4.39	\$5.13	\$5.71	\$7.01	\$7.88	\$6.19	\$7.74	\$9.09	\$10.38	\$13.07	\$14.89	\$11.25	\$14.19	\$16.77	\$19.39	\$24.80	\$28.24	_
41	\$3.55	\$4.44	\$5.18	\$5.79	\$7.11	\$7.99	\$6.30	\$7.90	\$9.27	\$10.59	\$13.36	\$15.21	\$11.41	\$14.39	\$16.99	\$19.67	\$25.14	\$28.65	4
42	\$3.58	\$4.48	\$5.25	\$5.86	\$7.18	\$8.09	\$6.42	\$8.05	\$9.46	\$10.82	\$13.64	\$15.53	\$11.55	\$14.57	\$17.23	\$19.93	\$25.50	\$29.06	4
43	\$3.61	\$4.52	\$5.30	\$5.93	\$7.29	\$8.20	\$6.55	\$8.21	\$9.64	\$11.04	\$13.92	\$15.86	\$11.71	\$14.77	\$17.46	\$20.21	\$25.85	\$29.47	4
44	\$3.66	\$4.57	\$5.37	\$6.00	\$7.38	\$8.31	\$6.67	\$8.37	\$9.84	\$11.25	\$14.22	\$16.20	\$11.86	\$14.98	\$17.69	\$20.48	\$26.22	\$29.89	4
45	\$3.69	\$4.62	\$5.43	\$6.06	\$7.48	\$8.40	\$6.80	\$8.53	\$10.04	\$11.49	\$14.52	\$16.52	\$12.04	\$15.18	\$17.94	\$20.78	\$26.60	\$30.32	4
46	\$3.76	\$4.71	\$5.55	\$6.20	\$7.64	\$8.62	\$7.09	\$8.90	\$10.43	\$11.86	\$14.89	\$16.94	\$12.21	\$15.43	\$18.22	\$21.10	\$27.05	\$30.82	4
47	\$3.82	\$4.81	\$5.67	\$6.36	\$7.83	\$8.83	\$7.40	\$9.28	\$10.84	\$12.27	\$15.26	\$17.37	\$12.41	\$15.67	\$18.51	\$21.45	\$27.48	\$31.35	4
48	\$3.90	\$4.90	\$5.79	\$6.49	\$8.01	\$9.03	\$7.72	\$9.69	\$11.25	\$12.67	\$15.66	\$17.82	\$12.61	\$15.91	\$18.81	\$21.79	\$27.94	\$31.87	4
49	\$3.95	\$5.01	\$5.91	\$6.62	\$8.19	\$9.24	\$8.05	\$10.09	\$11.70	\$13.09	\$16.08	\$18.26	\$12.80	\$16.16	\$19.11	\$22.15	\$28.41	\$32.39	4
50	\$4.02	\$5.10	\$6.02	\$6.78	\$8.36	\$9.44	\$8.40	\$10.53	\$12.16	\$13.52	\$16.47	\$18.73	\$13.00	\$16.42	\$19.42	\$22.51	\$28.88	\$32.94	5
51	\$4.09	\$5.18	\$6.15	\$6.91	\$8.54	\$9.64	\$8.77	\$10.98	\$12.63	\$13.96	\$16.89	\$19.22	\$13.21	\$16.69	\$19.72	\$22.87	\$29.34	\$33.49	5
52	\$4.15	\$5.28	\$6.27	\$7.04	\$8.73	\$9.85	\$9.16	\$11.45	\$13.12	\$14.43	\$17.33	\$19.71	\$13.42	\$16.94	\$20.04	\$23.25	\$29.83	\$34.05	5
53	\$4.22	\$5.38	\$6.39	\$7.18	\$8.90	\$10.06	\$9.55	\$11.95	\$13.62	\$14.91	\$17.77	\$20.22	\$13.63	\$17.22	\$20.36	\$23.63	\$30.32	\$34.61	5
54 55	\$4.28 \$4.34	\$5.46 \$5.57	\$6.50	\$7.34 \$7.47	\$9.09 \$9.26	\$10.26	\$9.97 \$10.42	\$12.45 \$12.99	\$14.14 \$14.69	\$15.40 \$15.90	\$18.22 \$18.69	\$20.73 \$21.29	\$13.84	\$17.48	\$20.69 \$21.02	\$24.01 \$24.39	\$30.82 \$31.34	\$35.19	5 5
			\$6.62			\$10.47							\$14.06	\$17.77				\$35.78	
56 57	\$4.77 \$5.19	\$6.04 \$6.51	\$7.14 \$7.65	\$8.07 \$8.66	\$10.05 \$10.83	\$11.37 \$12.26	\$10.93 \$11.45	\$13.62 \$14.29	\$15.40 \$16.14	\$16.66 \$17.45	\$19.82 \$21.03	\$22.60 \$23.98	\$14.64 \$15.24	\$18.55 \$19.35	\$21.95 \$22.93	\$25.52 \$26.71	\$32.86 \$34.43	\$37.52 \$39.36	5 5
58	\$5.62	\$7.00	\$8.17	\$9.27	\$11.60	\$13.16	\$11.45	\$14.29	\$16.14	\$17.45	\$22.30	\$25.47	\$15.24	\$20.19	\$23.96	\$27.94	\$36.08	\$41.27	5
59	\$6.03	\$7.47	\$8.70	\$9.86	\$12.39	\$14.05	\$12.58	\$15.70	\$17.72	\$19.15	\$23.66	\$27.03	\$16.52	\$21.06	\$25.03	\$29.22	\$37.82	\$43.29	5
60	\$6.45	\$7.95	\$9.21	\$10.47	\$13.17	\$14.05	\$13.20	\$16.46	\$18.58	\$20.05	\$25.00	\$28.68	\$17.22	\$21.00	\$26.15	\$30.58	\$39.64	\$45.41	6
61	\$6.87	\$8.41	\$9.73	\$11.07	\$13.94	\$15.84	\$13.84	\$17.26	\$19.47	\$21.02	\$26.63	\$30.44	\$17.93	\$22.93	\$27.32	\$32.00	\$41.55	\$47.63	6
62	\$7.29	\$8.88	\$10.25	\$11.67	\$14.73	\$16.74	\$14.53	\$18.09	\$20.43	\$22.03	\$28.27	\$32.34	\$18.68	\$23.93	\$28.56	\$33.48	\$43.55	\$49.93	6:
63	\$8.05	\$9.84	\$11.32	\$12.91	\$16.30	\$18.54	\$15.33	\$19.09	\$21.55	\$23.76	\$30.43	\$34.80	\$20.03	\$25.63	\$30.55	\$35.71	\$46.32	\$53.04	6
64	\$8.83	\$10.78	\$12.42	\$14.16	\$17.88	\$20.33	\$16.18	\$20.14	\$22.73	\$25.63	\$32.78	\$37.44	\$21.49	\$27.44	\$32.66	\$38.12	\$49.26	\$56.34	6
65	\$9.60	\$11.72	\$13.51	\$15.42	\$19.45	\$22.13	\$17.08	\$21.25	\$23.97	\$27.66	\$35.32	\$40.29	\$23.05	\$29.40	\$34.93	\$40.65	\$52.39	\$59.85	6
66	\$10.36	\$12.66	\$14.61	\$16.66	\$21.04	\$23.92	\$18.02	\$22.41	\$25.27	\$29.81	\$38.03	\$43.36	\$24.73	\$31.47	\$37.35	\$43.38	\$55.72	\$63.57	6
67	\$11.11	\$13.58	\$15.68	\$17.90	\$22.62	\$25.72	\$19.01	\$23.64	\$26.66	\$32.14	\$40.97	\$46.67	\$26.51	\$33.69	\$39.97	\$46.29	\$59.24	\$67.55	6
68	\$12.64	\$15.48	\$17.89	\$20.36	\$25.65	\$29.14	\$20.92	\$26.10	\$29.70	\$35.40	\$44.90	\$51.08	\$28.90	\$36.79	\$43.69	\$50.39	\$64.16	\$73.02	6
69	\$14.13	\$17.36	\$20.08	\$22.82	\$28.69	\$32.58	\$23.02	\$28.83	\$33.12	\$38.97	\$49.22	\$55.89	\$31.51	\$40.17	\$47.77	\$54.87	\$69.52	\$78.94	69
70	\$15.65	\$19.23	\$22.27	\$25.28	\$31.75	\$36.00	\$25.32	\$31.83	\$36.93	\$42.91	\$53.94	\$61.17	\$34.35	\$43.86	\$52.23	\$59.75	\$75.31	\$85.35	70
71	\$17.16	\$21.12	\$24.48	\$27.77	\$34.79	\$39.43	\$27.85	\$35.13	\$41.16	\$47.24	\$59.12	\$66.94	\$37.45	\$47.90	\$57.10	\$65.07	\$81.57	\$92.29	7
72	\$18.67	\$23.01	\$26.67	\$30.23	\$37.82	\$42.86	\$30.65	\$38.80	\$45.88	\$52.00	\$64.79	\$73.24	\$40.82	\$52.30	\$62.41	\$70.87	\$88.34	\$99.77	7:
73	\$21.38	\$26.49	\$30.82	\$34.82	\$43.36	\$49.04	\$33.97	\$43.16	\$51.16	\$57.83	\$71.77	\$81.02	\$44.81	\$57.63	\$68.95	\$78.05	\$96.91	\$109.30	7
74 75	\$24.09 \$26.81	\$29.96 \$33.45	\$34.98 \$39.14	\$39.40 \$43.99	\$48.89 \$54.43	\$55.25	\$37.65	\$48.01 \$53.40	\$57.04 \$63.60	\$64.31 \$71.51	\$79.51 \$88.07	\$89.63 \$99.15	\$49.22 \$54.04	\$63.50	\$76.17 \$84.13	\$85.97 \$94.70	\$106.32	\$119.72	7.
						\$61.44	\$41.73							\$69.97			\$116.63	\$131.15	7
76 77	\$29.53	\$36.93	\$43.29	\$48.59 \$53.17	\$59.97 \$65.51	\$67.63	\$46.25	\$59.39 \$66.07	\$70.93	\$79.53	\$97.58	\$109.68	\$59.33 \$65.13	\$77.12	\$92.93	\$104.31 \$114.01	\$127.94	\$143.66	70
78	\$32.23 \$34.73	\$40.40 \$43.62	\$47.44 \$51.32	\$53.17 \$57.49	\$65.51 \$70.72	\$73.84 \$79.61	\$51.24 \$54.51	\$66.07 \$70.42	\$79.09 \$84.43	\$88.43 \$94.34	\$108.10 \$115.15	\$121.31 \$129.05	\$65.13 \$68.74	\$84.98 \$89.90	\$102.66 \$108.76	\$114.91 \$121.66	\$140.36 \$148.39	\$157.36 \$166.12	7
79	\$37.25	\$46.86	\$55.19	\$61.79	\$75.93	\$85.39	\$57.98	\$75.07	\$90.13	\$100.65	\$122.66	\$129.05	\$72.56	\$95.10	\$115.23	\$121.00	\$156.88	\$175.37	7
80	\$39.74	\$50.06	\$59.07	\$66.11	\$81.14	\$91.15	\$61.67	\$80.02	\$96.22	\$100.65	\$130.66	\$137.29	\$76.59	\$100.60	\$122.09	\$136.40	\$165.84	\$185.13	8
81	\$42.24	\$53.29	\$62.93	\$70.41	\$86.33	\$96.93	\$65.60	\$85.29	\$102.72	\$114.54	\$139.19	\$155.37	\$80.84	\$106.42	\$129.35	\$144.40	\$175.32	\$195.43	8
82	\$44.76	\$56.50	\$66.82	\$74.73	\$91.56	\$102.71	\$69.80	\$90.90	\$102.72	\$122.22	\$148.25	\$165.29	\$85.33	\$112.58	\$137.04	\$152.90	\$185.33	\$206.32	8:
83	\$48.04	\$60.77	\$71.97	\$80.48	\$98.57	\$110.47	\$74.24	\$96.85	\$116.96	\$130.30	\$157.93	\$175.94	\$90.28	\$119.28	\$145.38	\$162.15	\$196.39	\$218.44	8
84	\$51.33	\$65.02	\$77.12	\$86.25	\$105.56	\$118.22	\$78.97	\$103.16	\$124.75	\$138.94	\$168.24	\$187.26	\$95.51	\$126.38	\$154.22	\$171.96	\$208.09	\$231.26	8
85	\$54.62	\$69.28	\$82.28	\$92.00	\$112.56	\$126.00	\$84.00	\$109.90	\$133.06	\$148.14	\$179.22	\$199.33	\$101.05	\$133.90	\$163.60	\$182.36	\$220.50	\$244.85	8
86	\$57.90	\$73.54	\$87.42	\$97.77	\$119.56	\$133.75	\$89.36	\$117.07	\$141.92	\$157.95	\$190.93	\$212.17	\$106.89	\$141.87	\$173.55	\$193.40	\$233.66	\$259.23	8
87	\$61.19	\$77.81	\$92.58	\$103.53	\$126.56	\$141.50	\$95.05	\$124.71	\$151.35	\$168.42	\$203.40	\$225.82	\$113.08	\$150.32	\$184.10	\$205.11	\$247.60	\$274.45	8
88	\$64.31	\$81.73	\$97.28	\$108.81	\$133.09	\$148.84	\$99.28	\$130.21	\$158.08	\$175.91	\$212.53	\$235.97	\$117.61	\$156.31	\$191.48	\$213.36	\$257.71	\$285.70	8
89	\$67.41	\$85.64	\$101.98	\$114.09	\$139.61	\$156.15	\$103.68	\$135.95	\$165.10	\$183.71	\$222.07	\$246.57	\$122.32	\$162.53	\$199.18	\$221.96	\$268.24	\$297.41	8
90	\$70.51	\$89.55	\$106.70	\$119.39	\$146.15	\$163.48	\$108.30	\$141.94	\$172.44	\$191.90	\$232.03	\$257.65	\$127.22	\$169.01	\$207.16	\$230.91	\$279.20	\$309.59	9
91	\$73.62	\$93.47	\$111.40	\$124.67	\$152.68	\$170.79	\$113.11	\$148.20	\$180.09	\$200.43	\$242.44	\$269.22	\$132.32	\$175.73	\$215.47	\$240.21	\$290.59	\$322.27	9
92	\$76.73	\$97.38	\$116.10	\$129.96	\$159.22	\$178.10	\$118.10	\$154.74	\$188.06	\$209.33	\$253.33	\$281.34	\$137.60	\$182.74	\$224.15	\$249.91	\$302.45	\$335.48	9
93	\$78.80	\$99.94	\$119.12	\$133.36	\$163.45	\$182.83	\$120.97	\$158.29	\$192.33	\$214.11	\$259.14	\$287.73	\$140.37	\$186.26	\$228.41	\$254.71	\$308.36	\$341.94	9
94	\$80.88	\$102.48	\$122.14	\$136.77	\$167.69	\$187.56	\$123.88	\$161.92	\$196.71	\$219.00	\$265.08	\$294.25	\$143.22	\$189.85	\$232.76	\$259.62	\$314.40	\$348.53	9
95	\$82.95	\$105.03	\$125.16	\$140.19	\$171.95	\$192.29	\$126.88	\$165.64	\$201.17	\$223.97	\$271.17	\$300.93	\$146.12	\$193.51	\$237.19	\$264.59	\$320.54	\$355.24	9
96	\$85.02	\$107.58	\$128.17	\$143.59	\$176.19	\$197.01	\$129.93	\$169.44	\$205.74	\$229.09	\$277.38	\$307.76	\$149.07	\$197.23	\$241.71	\$269.67	\$326.80	\$362.09	9
97	\$87.09	\$110.13	\$131.21	\$146.99	\$180.44	\$201.75	\$133.07	\$173.34	\$210.40	\$234.30	\$283.76	\$314.73	\$152.09	\$201.03	\$246.32	\$274.88	\$333.20	\$369.08	9
98	\$89.16	\$112.69	\$134.22	\$150.41	\$184.69	\$206.46	\$136.27	\$177.31	\$215.16	\$239.65	\$290.29	\$321.88	\$155.16	\$204.89	\$251.01	\$280.17	\$339.72	\$376.19	9
99	\$91.24	\$115.24	\$137.25	\$153.81	\$188.94	\$211.18	\$139.54	\$181.38	\$220.03	\$245.12	\$296.96	\$329.18	\$158.30	\$208.83	\$255.78	\$285.55	\$346.38	\$383.43	9
100+	\$93.31	\$117.79	\$140.26	\$157.22	\$193.18	\$215.91	\$142.90	\$185.54	\$225.03	\$250.70	\$303.77	\$336.64	\$161.51	\$212.85	\$260.64	\$291.05	\$353.16	\$390.82	10

				Qua	rterly Premi	um per \$30	) Monthly Be					sulting in 23	.12% Cumul	ative Increas	e)				
Issue		F	Future Purch	ase Option		1			ive - 60 Day to 3% Comp			1		Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$9.35 \$9.37	\$11.44 \$11.52	\$13.18 \$13.29	\$14.66 \$14.77	\$17.84 \$17.99	\$19.98 \$20.17	\$14.22 \$14.44	\$17.63 \$17.92	\$20.59 \$20.92	\$23.35 \$23.75	\$29.14 \$29.65	\$33.09 \$33.66	\$27.54 \$27.87	\$34.71 \$35.11	\$40.94 \$41.44	\$47.16 \$47.75	\$59.98 \$60.73	\$68.08 \$68.96	25 26
27	\$9.40	\$11.59	\$13.40	\$14.88	\$18.10	\$20.30	\$14.66	\$18.21	\$21.26	\$24.15	\$30.15	\$34.24	\$28.19	\$35.55	\$41.95	\$48.33	\$61.51	\$69.82	27
28	\$9.48	\$11.66	\$13.46	\$14.99	\$18.24	\$20.48	\$14.88	\$18.49	\$21.57	\$24.53	\$30.66	\$34.85	\$28.53	\$35.97	\$42.46	\$48.90	\$62.26	\$70.74	28
29 30	\$9.51 \$9.60	\$11.73 \$11.79	\$13.57 \$13.68	\$15.10 \$15.21	\$18.39 \$18.54	\$20.63 \$20.82	\$15.10 \$15.31	\$18.79 \$19.07	\$21.94 \$22.29	\$24.95 \$25.34	\$31.20 \$31.75	\$35.47 \$36.08	\$28.85 \$29.18	\$36.42 \$36.84	\$42.97 \$43.47	\$49.48 \$50.10	\$63.04 \$63.86	\$71.63 \$72.54	29 30
31	\$9.63	\$11.86	\$13.76	\$15.21	\$18.68	\$20.02	\$15.56	\$19.36	\$22.65	\$25.76	\$32.28	\$36.73	\$29.51	\$37.28	\$43.47	\$50.71	\$64.65	\$73.48	31
32	\$9.71	\$11.95	\$13.87	\$15.42	\$18.82	\$21.14	\$15.82	\$19.69	\$23.03	\$26.21	\$32.83	\$37.39	\$29.87	\$37.71	\$44.53	\$51.33	\$65.48	\$74.43	32
33	\$9.74 \$9.77	\$12.02	\$13.94	\$15.53	\$18.98	\$21.29	\$16.08	\$20.02	\$23.38	\$26.64	\$33.41	\$38.04	\$30.23	\$38.16	\$45.07	\$51.94	\$66.32	\$75.36	33
34 35	\$9.77 \$9.85	\$12.09 \$12.17	\$14.05 \$14.16	\$15.64 \$15.75	\$19.11 \$19.25	\$21.46 \$21.64	\$16.33 \$16.59	\$20.34 \$20.68	\$23.75 \$24.18	\$27.08 \$27.54	\$33.99 \$34.61	\$38.70 \$39.39	\$30.58 \$30.95	\$38.62 \$39.05	\$45.59 \$46.12	\$52.59 \$53.26	\$67.14 \$67.97	\$76.33 \$77.35	34 35
36	\$9.96	\$12.31	\$14.33	\$15.97	\$19.52	\$21.94	\$16.90	\$21.06	\$24.64	\$28.11	\$35.33	\$40.21	\$31.35	\$39.55	\$46.74	\$53.97	\$68.93	\$78.47	36
37 38	\$10.02 \$10.13	\$12.44 \$12.60	\$14.52 \$14.69	\$16.18 \$16.40	\$19.80 \$20.05	\$22.26 \$22.56	\$17.23 \$17.56	\$21.46 \$21.91	\$25.15 \$25.65	\$28.69 \$29.28	\$36.08 \$36.84	\$41.09 \$41.95	\$31.78 \$32.22	\$40.11 \$40.65	\$47.35 \$48.00	\$54.73 \$55.49	\$69.90 \$70.88	\$79.60 \$80.72	37 38
39	\$10.13	\$12.00	\$14.88	\$16.59	\$20.03	\$22.87	\$17.88	\$22.33	\$26.18	\$29.89	\$37.65	\$42.86	\$32.65	\$41.20	\$48.65	\$56.26	\$70.88	\$81.88	39
40	\$10.36	\$12.89	\$15.06	\$16.79	\$20.59	\$23.17	\$18.21	\$22.76	\$26.72	\$30.51	\$38.43	\$43.75	\$33.09	\$41.74	\$49.29	\$57.01	\$72.89	\$83.03	40
41	\$10.43	\$13.02	\$15.24	\$17.01	\$20.89	\$23.49	\$18.54	\$23.21	\$27.26	\$31.13	\$39.28	\$44.70	\$33.51	\$42.28	\$49.95	\$57.81	\$73.90	\$84.23	41
42 43	\$10.54 \$10.63	\$13.18 \$13.29	\$15.42 \$15.60	\$17.23 \$17.45	\$21.14 \$21.42	\$23.79 \$24.10	\$18.91 \$19.25	\$23.68 \$24.15	\$27.80 \$28.34	\$31.78 \$32.43	\$40.11 \$40.94	\$45.65 \$46.63	\$33.95 \$34.43	\$42.86 \$43.44	\$50.63 \$51.33	\$58.61 \$59.41	\$74.97 \$76.01	\$85.42 \$86.65	42 43
44	\$10.74	\$13.43	\$15.78	\$17.63	\$21.68	\$24.44	\$19.61	\$24.61	\$28.92	\$33.09	\$41.82	\$47.60	\$34.89	\$44.02	\$52.02	\$60.23	\$77.10	\$87.88	44
45	\$10.86	\$13.57	\$15.97	\$17.84	\$21.98	\$24.73	\$19.98	\$25.08	\$29.51	\$33.77	\$42.67	\$48.58	\$35.36	\$44.64	\$52.74	\$61.07	\$78.18	\$89.15	45
46 47	\$11.05 \$11.21	\$13.87 \$14.16	\$16.29 \$16.65	\$18.24 \$18.68	\$22.49 \$23.03	\$25.34 \$25.96	\$20.84 \$21.75	\$26.18 \$27.30	\$30.66 \$31.86	\$34.89 \$36.05	\$43.75 \$44.89	\$49.81 \$51.07	\$35.91 \$36.49	\$45.35 \$46.08	\$53.57 \$54.44	\$62.04 \$63.04	\$79.49 \$80.79	\$90.64 \$92.15	46 47
48	\$11.44	\$14.41	\$17.01	\$19.07	\$23.52	\$26.54	\$22.69	\$28.45	\$33.09	\$37.25	\$46.04	\$52.37	\$37.07	\$46.79	\$55.30	\$64.06	\$82.13	\$93.68	48
49	\$11.62	\$14.69	\$17.37	\$19.47	\$24.07	\$27.16	\$23.68	\$29.68	\$34.38	\$38.48	\$47.24	\$53.71	\$37.65	\$47.53	\$56.18	\$65.12	\$83.51	\$95.24	49
50 51	\$11.79 \$12.02	\$14.99 \$15.24	\$17.70 \$18.06	\$19.91 \$20.30	\$24.58 \$25.11	\$27.77 \$28.34	\$24.73 \$25.81	\$30.95 \$32.28	\$35.72 \$37.11	\$39.74 \$41.05	\$48.43 \$49.66	\$55.10 \$56.50	\$38.24 \$38.85	\$48.28 \$49.04	\$57.08 \$57.99	\$66.16 \$67.26	\$84.87 \$86.29	\$96.84 \$98.46	50 51
52	\$12.20	\$15.53	\$18.43	\$20.71	\$25.65	\$28.96	\$26.93	\$33.66	\$38.54	\$42.43	\$50.94	\$57.96	\$39.47	\$49.81	\$58.93	\$68.35	\$87.71	\$100.08	52
53	\$12.41	\$15.82	\$18.79	\$21.14	\$26.18	\$29.57	\$28.08	\$35.11	\$40.04	\$43.83	\$52.23	\$59.43	\$40.08	\$50.60	\$59.87	\$69.46	\$89.15	\$101.74	53
54 55	\$12.60 \$12.78	\$16.08 \$16.36	\$19.11 \$19.47	\$21.53 \$21.94	\$26.72 \$27.22	\$30.15 \$30.77	\$29.31 \$30.63	\$36.63 \$38.19	\$41.60 \$43.21	\$45.29 \$46.76	\$53.57 \$54.95	\$60.96 \$62.58	\$40.70 \$41.33	\$51.40 \$52.23	\$60.81 \$61.79	\$70.58 \$71.70	\$90.64 \$92.11	\$103.45 \$105.16	54 55
56	\$14.01	\$17.78	\$21.00	\$23.72	\$29.54	\$33.41	\$30.03	\$40.04	\$45.29	\$48.98	\$58.27	\$66.43	\$43.05	\$54.52	\$64.54	\$75.05	\$96.57	\$110.29	56
57	\$15.28	\$19.15	\$22.52	\$25.49	\$31.81	\$36.02	\$33.66	\$41.98	\$47.45	\$51.29	\$61.82	\$70.51	\$44.81	\$56.90	\$67.44	\$78.52	\$101.20	\$115.69	57
58 59	\$16.51 \$17.75	\$20.56 \$21.94	\$24.03 \$25.56	\$27.26 \$29.00	\$34.10 \$36.42	\$38.65 \$41.31	\$35.30 \$37.01	\$44.02 \$46.15	\$49.74 \$52.13	\$53.71 \$56.29	\$65.59 \$69.58	\$74.86 \$79.45	\$46.66 \$48.58	\$59.36 \$61.93	\$70.43 \$73.60	\$82.13 \$85.94	\$106.09 \$111.20	\$121.34 \$127.27	58 59
60	\$18.98	\$23.35	\$27.08	\$30.77	\$38.70	\$43.95	\$38.81	\$48.39	\$54.62	\$58.96	\$73.82	\$84.34	\$50.60	\$64.61	\$76.89	\$89.91	\$116.55	\$133.50	60
61	\$20.21	\$24.76	\$28.60	\$32.54	\$40.97	\$46.55	\$40.70	\$50.74	\$57.26	\$61.79	\$78.30	\$89.52	\$52.71	\$67.44	\$80.32	\$94.08	\$122.17	\$140.01	61
62 63	\$21.42 \$23.68	\$26.14 \$28.92	\$30.12 \$33.31	\$34.32 \$37.96	\$43.29 \$47.92	\$49.20 \$54.49	\$42.71 \$45.07	\$53.17 \$56.10	\$60.05 \$63.35	\$64.76 \$69.85	\$83.07 \$89.49	\$95.04 \$102.29	\$54.91 \$58.88	\$70.37 \$75.36	\$83.97 \$89.79	\$98.41 \$105.01	\$128.03 \$136.17	\$146.77 \$155.94	62 63
64	\$25.96	\$31.67	\$36.52	\$41.63	\$52.56	\$59.76	\$47.56	\$59.19	\$66.82	\$75.36	\$96.39	\$110.08	\$63.16	\$80.68	\$96.03	\$112.03	\$144.82	\$165.63	64
65	\$28.19	\$34.46	\$39.71	\$45.32	\$57.19	\$65.04	\$50.21	\$62.44	\$70.47	\$81.29	\$103.82	\$118.48	\$67.76	\$86.41	\$102.70	\$119.53	\$154.02	\$175.95	65
66 67	\$30.44 \$32.69	\$37.20 \$39.97	\$42.94 \$46.12	\$48.98 \$52.64	\$61.85 \$66.49	\$70.32 \$75.62	\$52.98 \$55.88	\$65.88 \$69.51	\$74.32 \$78.37	\$87.67 \$94.51	\$111.81 \$120.45	\$127.49 \$137.23	\$72.68 \$77.93	\$92.53 \$99.03	\$109.82 \$117.49	\$127.52 \$136.06	\$163.79 \$174.18	\$186.91 \$198.58	66 67
68	\$37.14	\$45.51	\$52.59	\$59.87	\$75.44	\$85.68	\$61.51	\$76.74	\$87.33	\$104.07	\$132.00	\$157.23	\$84.95	\$108.16	\$128.46	\$148.15	\$188.65	\$214.68	68
69	\$41.55	\$51.04	\$59.05	\$67.11	\$84.37	\$95.78	\$67.66	\$84.74	\$97.37	\$114.57	\$144.68	\$164.34	\$92.62	\$118.10	\$140.45	\$161.32	\$204.36	\$232.09	69
70 71	\$46.01 \$50.46	\$56.53 \$62.08	\$65.48 \$71.97	\$74.35 \$81.62	\$93.31 \$102.27	\$105.85 \$115.94	\$74.43 \$81.88	\$93.57 \$103.31	\$108.56 \$121.00	\$126.15 \$138.89	\$158.58 \$173.82	\$179.83 \$196.80	\$100.99 \$110.10	\$128.97 \$140.84	\$153.54 \$167.89	\$175.67 \$191.30	\$221.38 \$239.81	\$250.92 \$271.30	70 71
72	\$54.87	\$67.61	\$78.41	\$88.87	\$111.20	\$126.00	\$90.10	\$114.05	\$134.86	\$152.90	\$190.50	\$215.33	\$119.99	\$153.76	\$183.48	\$208.35	\$259.73	\$293.35	72
73	\$62.83	\$77.86	\$90.64	\$102.36	\$127.49	\$144.20	\$99.86	\$126.88	\$150.41	\$170.01	\$211.02	\$238.21	\$131.76	\$169.43	\$202.70	\$229.49	\$284.91	\$321.32	73
74 75	\$70.84 \$78.80	\$88.06 \$98.31	\$102.84 \$115.07	\$115.83 \$129.34	\$143.74 \$160.03	\$162.41 \$180.63	\$110.69 \$122.67	\$141.13 \$156.99	\$167.69 \$187.00	\$189.06 \$210.24	\$233.77 \$258.95	\$263.50 \$291.49	\$144.68 \$158.86	\$186.71 \$205.74	\$223.92 \$247.33	\$252.76 \$278.42	\$312.57 \$342.90	\$351.98 \$385.57	74 75
76	\$86.80	\$108.56	\$127.27	\$142.83	\$176.31	\$198.86	\$135.96	\$174.61	\$208.53	\$233.79	\$286.86	\$322.45	\$174.44	\$226.74	\$273.21	\$306.69	\$376.15	\$422.33	76
77	\$94.77	\$118.79	\$139.47	\$156.34	\$192.60	\$217.06	\$150.65	\$194.23	\$232.54	\$260.00	\$317.80	\$356.65	\$191.48	\$249.88	\$301.81	\$337.82	\$412.68	\$462.63	77
78 79	\$102.11 \$109.49	\$128.25 \$137.74	\$150.86 \$162.27	\$169.01 \$181.67	\$207.92 \$223.22	\$234.05 \$251.03	\$160.25 \$170.44	\$207.05 \$220.70	\$248.24 \$265.00	\$277.37 \$295.92	\$338.55 \$360.62	\$379.42 \$403.62	\$202.13 \$213.34	\$264.32 \$279.59	\$319.76 \$338.77	\$357.69 \$378.72	\$436.28 \$461.21	\$488.40 \$515.59	78 79
80	\$116.84	\$137.74	\$173.63	\$194.34	\$238.54	\$268.01	\$170.44	\$235.25	\$282.88	\$315.67	\$384.15	\$429.41	\$215.34	\$295.77	\$358.92	\$400.99	\$487.57	\$544.29	80
81	\$124.20	\$156.65	\$185.03	\$207.01	\$253.85	\$284.98	\$192.85	\$250.73	\$301.98	\$336.77	\$409.21	\$456.80	\$237.66	\$312.87	\$380.29	\$424.54	\$515.45	\$574.59	81
82 83	\$131.58 \$141.24	\$166.11 \$178.63	\$196.44 \$211.56	\$219.68 \$236.62	\$269.20 \$289.76	\$301.95 \$324.80	\$205.20 \$218.26	\$267.28 \$284.73	\$322.42 \$343.86	\$359.32 \$383.11	\$435.85 \$464.29	\$485.95 \$517.25	\$250.88 \$265.44	\$330.97 \$350.67	\$402.91 \$427.42	\$449.52 \$476.71	\$544.87 \$577.38	\$606.59 \$642.20	82 83
84	\$150.91	\$170.03	\$226.74	\$253.57	\$310.36	\$347.60	\$232.16	\$303.29	\$366.75	\$408.49	\$494.63	\$550.55	\$280.82	\$371.56	\$453.40	\$505.56	\$611.79	\$679.92	84
85	\$160.57	\$203.67	\$241.90	\$270.50	\$330.91	\$370.44	\$246.98	\$323.09	\$391.18	\$435.51	\$526.92	\$586.03	\$297.07	\$393.67	\$480.98	\$536.14	\$648.28	\$719.85	85
86 87	\$170.24 \$179.89	\$216.24 \$228.76	\$257.04 \$272.20	\$287.44 \$304.36	\$351.51 \$372.06	\$393.23 \$416.04	\$262.72 \$279.48	\$344.19 \$366.67	\$417.24 \$444.99	\$464.37 \$495.14	\$561.33 \$598.01	\$623.78 \$663.92	\$314.27 \$332.46	\$417.10 \$441.91	\$510.23 \$541.25	\$568.58 \$603.00	\$686.94 \$727.95	\$762.12 \$806.89	86 87
88	\$179.89	\$228.76	\$272.20	\$304.36	\$372.06	\$437.59	\$279.48	\$382.80	\$444.99 \$464.77	\$517.13	\$624.83	\$693.74	\$332.46 \$345.80	\$459.51	\$562.97	\$627.29	\$757.66	\$839.95	88
89	\$198.19	\$251.79	\$299.86	\$335.44	\$410.47	\$459.09	\$304.85	\$399.67	\$485.40	\$540.13	\$652.88	\$724.91	\$359.62	\$477.83	\$585.55	\$652.54	\$788.61	\$874.37	89
90 91	\$207.30 \$216.42	\$263.31 \$274.80	\$313.69 \$327.50	\$351.00 \$366.52	\$429.69 \$448.88	\$480.62 \$502.12	\$318.39 \$332.51	\$417.32 \$435.70	\$506.94 \$529.44	\$564.16 \$589.24	\$682.16 \$712.77	\$757.49 \$791.51	\$374.02 \$389.01	\$496.87 \$516.68	\$609.04 \$633.48	\$678.87 \$706.23	\$820.83 \$854.34	\$910.19 \$947.48	90 91
91 92	\$216.42 \$225.57	\$274.80 \$286.31	\$327.50 \$341.33	\$366.52 \$382.06	\$448.88 \$468.09	\$502.12 \$523.62	\$332.51 \$347.22	\$435.70 \$454.92	\$529.44 \$552.91	\$589.24 \$615.46	\$712.77 \$744.77	\$791.51 \$827.13	\$389.01 \$404.53	\$516.68 \$537.26	\$633.48 \$658.96	\$706.23 \$734.72	\$854.34	\$947.48	91 92
93	\$231.66	\$293.80	\$350.21	\$392.08	\$480.53	\$537.52	\$355.65	\$465.38	\$565.47	\$629.50	\$761.86	\$845.92	\$412.71	\$547.62	\$671.52	\$748.84	\$906.58	\$1,005.33	93
94	\$237.77	\$301.30	\$359.12	\$402.11	\$493.04	\$551.42	\$364.20	\$476.06	\$578.31	\$643.82	\$779.34	\$865.10	\$421.07	\$558.16	\$684.30	\$763.24		\$1,024.68	94
95 96	\$243.86 \$249.94	\$308.79 \$316.29	\$367.98 \$376.84	\$412.14 \$422.16	\$505.52 \$518.00	\$565.32 \$579.22	\$373.02 \$382.02	\$487.00 \$498.17	\$591.45 \$604.87	\$658.48 \$673.52	\$797.23 \$815.51	\$884.72 \$904.80	\$429.58 \$438.28	\$568.90 \$579.87	\$697.32 \$710.61	\$777.90 \$792.86	\$942.38 \$960.79	\$1,044.41 \$1.064.54	95 96
97	\$256.06	\$323.78	\$385.75	\$432.15	\$530.50	\$593.12	\$391.22	\$509.60	\$618.57	\$688.86	\$834.26	\$925.32	\$447.14	\$591.00	\$724.15	\$808.12	\$979.63	\$1,085.06	97
98	\$262.13	\$331.31	\$394.62	\$442.19	\$542.98	\$606.98	\$400.62	\$521.31	\$632.57	\$704.57	\$853.44	\$946.32	\$456.19	\$602.38	\$737.94	\$823.69			98
99 100+	\$268.25 \$274.33	\$338.80 \$346.30	\$403.52 \$412.39	\$452.20 \$462.23	\$555.47 \$567.97	\$620.88 \$634.79	\$410.25 \$420.10	\$533.24 \$545.49	\$646.91 \$661.56	\$720.63 \$737.07	\$873.06 \$893.12	\$967.80 \$989.72	\$465.41 \$474.83	\$613.97 \$625.77	\$751.99 \$766.28		\$1,018.35 \$1,038.30		99 100+
.001	ψ <u>-</u> , 7.00	ψο .σ.σσ	ψz.oJ	ψ.υε.ευ	ψυσι.σι	ψυυ <del>τ.13</del>	Ų 1∠U. IU	ψυ .υ. <del></del> υ	QUU 1.00	ψ. 01.01	ψ000.1Z	ψυυυ.1 Z	ψτ.υυ	<b>4020.77</b>	ψ. ου.ευ	4000.00	- 1,000.00	J.,. 10.02	. 50 1

ŀ				Ar	nnual Premiu	um per \$300			t After 1.75% sive - 60 Da				.12% Cumula	ative Increas	e)				
ssue			Future Purc					Αι	to 3% Com	pound Inflati	on					pound Inflati			Issu
\ge	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$35.06 \$35.21	\$42.96 \$43.22	\$49.48 \$49.89	\$55.05 \$55.44	\$67.01 \$67.56	\$75.02 \$75.70	\$53.42 \$54.24	\$66.19 \$67.29	\$77.34 \$78.56	\$87.67 \$89.16	\$109.42 \$111.32	\$124.24 \$126.40	\$103.43 \$104.66	\$130.35 \$131.85	\$153.73 \$155.64	\$177.11 \$179.28	\$225.21 \$228.08	\$255.67 \$258.92	25
27	\$35.34	\$43.50	\$50.30	\$55.86	\$67.96	\$76.24	\$55.05	\$68.37	\$79.78	\$90.66	\$113.23	\$128.58	\$104.88	\$133.48	\$155.64	\$179.20	\$230.93	\$262.20	27
28	\$35.60	\$43.77	\$50.57	\$56.28	\$68.50	\$76.93	\$55.86	\$69.45	\$81.01	\$92.15	\$115.13	\$130.90	\$107.11	\$135.10	\$159.44	\$183.64	\$233.79	\$265.59	2
29	\$35.74	\$44.05	\$50.97	\$56.67	\$69.05	\$77.47	\$56.67	\$70.54	\$82.37	\$93.66	\$117.17	\$133.20	\$108.33	\$136.74	\$161.32	\$185.81	\$236.78	\$268.99	29
30	\$36.03	\$44.31	\$51.37	\$57.09	\$69.59	\$78.15	\$57.50	\$71.63	\$83.73	\$95.15	\$119.20	\$135.52	\$109.55	\$138.37	\$163.25	\$188.12	\$239.77	\$272.38	30
31	\$36.16	\$44.58	\$51.66	\$57.50	\$70.15	\$78.69	\$58.45	\$72.72	\$85.08	\$96.77	\$121.25	\$137.97	\$110.79	\$140.00	\$165.15	\$190.43	\$242.76	\$275.92	3
32	\$36.44	\$44.85	\$52.06	\$57.90	\$70.69	\$79.38	\$59.39	\$73.95	\$86.44	\$98.40	\$123.27	\$140.39	\$112.14	\$141.63	\$167.19	\$192.75	\$245.88	\$279.46	32
33 34	\$36.57 \$36.70	\$45.13 \$45.40	\$52.33 \$52.74	\$58.31 \$58.72	\$71.23 \$71.76	\$79.92 \$80.61	\$60.35 \$61.30	\$75.17 \$76.37	\$87.81 \$89.16	\$100.04 \$101.67	\$125.46 \$127.64	\$142.85	\$113.49 \$114.86	\$143.26	\$169.23 \$171.26	\$195.04 \$197.50	\$249.01 \$252.14	\$282.99 \$286.65	3:
35	\$36.70	\$45.40 \$45.67	\$52.74 \$53.15	\$58.72 \$59.12	\$71.76	\$80.61	\$62.25	\$77.60	\$90.80	\$101.67	\$127.64	\$145.30 \$147.88	\$114.86	\$145.03 \$146.65	\$171.26	\$197.50	\$252.14	\$290.46	3
36	\$37.38	\$46.21	\$53.83	\$59.95	\$73.27	\$82.37	\$63.48	\$77.00	\$92.56	\$105.43	\$132.66	\$151.01	\$117.71	\$148.57	\$175.48	\$202.67	\$258.79	\$294.69	36
37	\$37.65	\$46.76	\$54.51	\$60.77	\$74.35	\$83.60	\$64.70	\$80.61	\$94.46	\$107.79	\$135.52	\$154.26	\$119.33	\$150.60	\$177.78	\$205.50	\$262.46	\$298.90	3
38	\$38.05	\$47.30	\$55.18	\$61.57	\$75.31	\$84.69	\$65.91	\$82.23	\$96.37	\$109.95	\$138.37	\$157.54	\$120.98	\$152.65	\$180.23	\$208.36	\$266.14	\$303.10	3
39	\$38.46	\$47.85	\$55.86	\$62.25	\$76.37	\$85.91	\$67.14	\$83.86	\$98.27	\$112.27	\$141.36	\$160.93	\$122.60	\$154.68	\$182.68	\$211.22	\$269.94	\$307.45	3
40	\$38.87	\$48.38	\$56.54	\$63.07	\$77.34	\$87.00	\$68.37	\$85.49	\$100.32	\$114.59	\$144.34	\$164.33	\$124.24	\$156.72	\$185.12	\$214.08	\$273.76	\$311.81	4
41	\$39.15	\$48.92	\$57.22	\$63.89	\$78.43	\$88.22	\$69.59	\$87.14	\$102.34	\$116.88	\$147.48	\$167.86	\$125.86	\$158.77	\$187.58	\$217.06	\$277.55	\$316.29	4
42 43	\$39.55 \$39.97	\$49.48 \$49.89	\$57.90 \$58.58	\$64.70 \$65.51	\$79.38 \$80.47	\$89.30 \$90.53	\$70.95 \$72.30	\$88.89 \$90.66	\$104.40 \$106.42	\$119.33 \$121.78	\$150.60 \$153.73	\$171.39 \$175.07	\$127.50 \$129.26	\$160.93 \$163.11	\$190.16 \$192.75	\$220.05 \$223.06	\$281.49 \$285.43	\$320.77 \$325.40	4:
43 44	\$40.37	\$50.44	\$59.25	\$66.19	\$80.47 \$81.41	\$90.53	\$72.30	\$90.66	\$106.42	\$121.78	\$156.99	\$175.07	\$129.26	\$165.29	\$192.75	\$223.06	\$289.52	\$325.40	4.
45	\$40.77	\$50.44	\$59.95	\$67.01	\$82.50	\$92.83	\$75.02	\$94.20	\$110.79	\$126.81	\$160.26	\$182.42	\$131.03	\$167.58	\$198.04	\$229.29	\$293.59	\$334.78	4:
46	\$41.45	\$52.06	\$61.17	\$68.50	\$84.41	\$95.15	\$78.30	\$98.27	\$115.13	\$131.03	\$164.33	\$187.03	\$134.84	\$170.31	\$201.16	\$232.98	\$298.48	\$340.34	4
47	\$42.12	\$53.15	\$62.53	\$70.15	\$86.44	\$97.47	\$81.70	\$102.48	\$119.62	\$135.39	\$168.55	\$191.79	\$137.01	\$173.03	\$204.42	\$236.78	\$303.38	\$346.06	4
48	\$42.96	\$54.09	\$63.89	\$71.63	\$88.35	\$99.62	\$85.22	\$106.84	\$124.24	\$139.87	\$172.89	\$196.68	\$139.19	\$175.75	\$207.69	\$240.59	\$308.41	\$351.77	4
49	\$43.63	\$55.18	\$65.24	\$73.13	\$90.39	\$101.94	\$88.89	\$111.46	\$129.13	\$144.50	\$177.38	\$201.70	\$141.36	\$178.48	\$210.95	\$244.53	\$313.57	\$357.61	4
50 51	\$44.31 \$45.13	\$56.28 \$57.22	\$66.47 \$67.83	\$74.76 \$76.24	\$92.30 \$94.33	\$104.26 \$106.42	\$92.83 \$96.92	\$116.21 \$121.25	\$134.16 \$139.33	\$149.24 \$154.13	\$181.87 \$186.49	\$206.87 \$212.17	\$143.53 \$145.85	\$181.32 \$184.18	\$214.35 \$217.76	\$248.46 \$252.53	\$318.74 \$324.03	\$363.59 \$369.71	5 5
51 52	\$45.13 \$45.80	\$57.22 \$58.31	\$67.83 \$69.18	\$76.24 \$77.76	\$94.33 \$96.37	\$106.42 \$108.74	\$96.92 \$101.13	\$121.25 \$126.40	\$139.33 \$144.76	\$154.13 \$159.30	\$186.49 \$191.24	\$212.17 \$217.61	\$145.85 \$148.16	\$184.18 \$187.03	\$217.76 \$221.28	\$252.53 \$256.62	\$324.03 \$329.34	\$369.71 \$375.83	5
53	\$46.63	\$59.39	\$70.54	\$79.38	\$98.27	\$111.05	\$105.47	\$131.85	\$150.33	\$164.60	\$196.13	\$223.19	\$150.46	\$190.02	\$224.82	\$260.85	\$334.78	\$382.07	5
54	\$47.30	\$60.35	\$71.76	\$80.88	\$100.32	\$113.23	\$110.09	\$137.55	\$156.18	\$170.03	\$201.16	\$228.89	\$152.78	\$193.02	\$228.35	\$265.05	\$340.34	\$388.46	5
55	\$47.99	\$61.44	\$73.13	\$82.37	\$102.21	\$115.53	\$114.99	\$143.40	\$162.29	\$175.61	\$206.34	\$235.01	\$155.23	\$196.13	\$232.02	\$269.26	\$345.93	\$394.85	5
56	\$52.59	\$66.74	\$78.83	\$89.02	\$110.92	\$125.46	\$120.55	\$150.33	\$170.03	\$183.90	\$218.82	\$249.41	\$161.62	\$204.70	\$242.34	\$281.78	\$362.65	\$414.15	56
57	\$57.37	\$71.90	\$84.54	\$95.69	\$119.46	\$135.25	\$126.40	\$157.67	\$178.18	\$192.60	\$232.15	\$264.78	\$168.28	\$213.68	\$253.24	\$294.82	\$380.05	\$434.40	5
58	\$61.98	\$77.21	\$90.25	\$102.34	\$128.04	\$145.17	\$132.52	\$165.29	\$186.76	\$201.70	\$246.28	\$281.08	\$175.20	\$222.92	\$264.50	\$308.41	\$398.38	\$455.62	5
59 60	\$66.61	\$82.37 \$87.67	\$95.95 \$101.67	\$108.87 \$115.53	\$136.74 \$145.30	\$155.10	\$138.91	\$173.30 \$181.73	\$195.74	\$211.36	\$261.24 \$277.15	\$298.35	\$182.42	\$232.56	\$276.32 \$288.70	\$322.68 \$337.63	\$417.56	\$477.91	59 60
61	\$71.23 \$75.84	\$92.97	\$107.8	\$115.53	\$153.87	\$165.01 \$174.80	\$145.72 \$152.78	\$181.73	\$205.11 \$215.03	\$221.41 \$232.02	\$277.15	\$316.70 \$336.13	\$190.02 \$197.89	\$242.62 \$253.24	\$288.70	\$353.26	\$437.67 \$458.74	\$501.29 \$525.74	6
62	\$80.47	\$98.14	\$113.08	\$128.86	\$162.56	\$184.71	\$160.39	\$199.67	\$225.50	\$243.17	\$311.95	\$356.93	\$206.20	\$264.23	\$315.33	\$369.58	\$480.75	\$551.16	62
63	\$88.89	\$108.60	\$125.05	\$142.58	\$179.97	\$204.57	\$169.23	\$210.67	\$237.86	\$262.33	\$336.00	\$384.12	\$221.14	\$282.99	\$337.22	\$394.31	\$511.33	\$585.55	63
64	\$97.47	\$118.94	\$137.14	\$156.32	\$197.35	\$224.41	\$178.61	\$222.23	\$250.92	\$282.99	\$361.97	\$413.34	\$237.19	\$302.97	\$360.60	\$420.69	\$543.82	\$621.98	64
65	\$105.88	\$129.40	\$149.10	\$170.17	\$214.75	\$244.25	\$188.51	\$234.46	\$264.65	\$305.29	\$389.82	\$444.87	\$254.45	\$324.44	\$385.60	\$448.81	\$578.35	\$660.71	65
66	\$114.32	\$139.72	\$161.19	\$183.90	\$232.29	\$264.10	\$198.99	\$247.37	\$279.05	\$329.20	\$419.86	\$478.71	\$272.93	\$347.42	\$412.39	\$478.85	\$615.05	\$701.90	66
67	\$122.74	\$150.06	\$173.17	\$197.63	\$249.68	\$283.94	\$209.87	\$260.98	\$294.27	\$354.89	\$452.35	\$515.28	\$292.64	\$371.89	\$441.21	\$510.93	\$654.05	\$745.66	67
68 69	\$139.46 \$156.03	\$170.86 \$191.65	\$197.50 \$221.69	\$224.82 \$252.00	\$283.26 \$316.83	\$321.73 \$359.65	\$230.93 \$254.04	\$288.17 \$318.20	\$327.98 \$365.64	\$390.77 \$430.20	\$495.71 \$543.28	\$563.95 \$617.08	\$319.01 \$347.82	\$406.15 \$443.52	\$482.39 \$527.38	\$556.34 \$605.81	\$708.41 \$767.42	\$806.16 \$871.53	68 69
70	\$172.76	\$212.30	\$245.88	\$279.18	\$350.41	\$397.44	\$279.46	\$351.35	\$407.63	\$473.68	\$595.47	\$675.26	\$379.22	\$484.30	\$576.59	\$659.64	\$831.30	\$942.21	70
71	\$189.48	\$233.11	\$270.22	\$306.51	\$383.98	\$435.36	\$307.45	\$387.92	\$454.40	\$521.53	\$652.70	\$739.00	\$413.47	\$528.88	\$630.40	\$718.34	\$900.48	\$1.018.74	7
72	\$206.06	\$253.91	\$294.40	\$333.68	\$417.56	\$473.14	\$338.32	\$428.30	\$506.45	\$574.13	\$715.35	\$808.61	\$450.59	\$577.40	\$688.99	\$782.37	\$975.23	\$1,101.51	72
73	\$235.96	\$292.37	\$340.34	\$384.38	\$478.71	\$541.50	\$375.01	\$476.41	\$564.75	\$638.43	\$792.42	\$894.49	\$494.77	\$636.25	\$761.16	\$861.74	\$1,069.85		73
74	\$266.01	\$330.70	\$386.16	\$434.95	\$539.74	\$609.88	\$415.65	\$529.96	\$629.72	\$709.92	\$877.79	\$989.51	\$543.28	\$701.08	\$840.80	\$949.13	\$1,173.68	\$1,321.70	74
75	\$295.90	\$369.17	\$432.10	\$485.65	\$600.92	\$678.26	\$460.65	\$589.49	\$702.18	\$789.43	\$972.38	\$1,094.59	\$596.57	\$772.58	\$928.75	\$1,045.51		\$1,447.84	75
76 77	\$325.94	\$407.63	\$477.91	\$536.34	\$662.08	\$746.75	\$510.52	\$655.69	\$783.04		\$1,077.18	\$1,210.78	\$655.01	\$851.42	\$1,025.94		\$1,412.50	\$1,585.95	76
77 78	\$355.84 \$383.43	\$446.09 \$481.58	\$523.71 \$566.53	\$587.05 \$634.62	\$723.24 \$780.74	\$815.13 \$878.88	\$565.70 \$601.72	\$729.36 \$777.47	\$873.16 \$932.14	\$976.32 \$1.041.57	\$1,193.39 \$1,271.27	\$1,339.24 \$1,424.72	\$719.03 \$758.98	\$938.27 \$992.50	\$1,133.32 \$1,200.73	\$1,268.56 \$1.343.18	\$1,549.64 \$1,638.27		78
79	\$411.17	\$517.19	\$609.33	\$682.19	\$838.23	\$942.61	\$640.06	\$828.71	\$995.08		\$1,354.19	\$1,515.67	\$801.13		\$1,272.09		\$1,731.92		79
80	\$438.76	\$552.67	\$652.02	\$729.76	\$895.73		\$680.83	\$883.35		\$1,185.38		\$1,612.45		\$1,110.62		\$1,505.74			8
81	\$466.35	\$588.27	\$694.83	\$777.34		\$1,070.11	\$724.19	\$941.52		\$1,264.62		\$1,715.34		\$1,174.91		\$1,594.23			8
82	\$494.07	\$623.75	\$737.65	\$824.91	\$1,010.84	\$1,133.87	\$770.55	\$1,003.64	\$1,210.65	\$1,349.29	\$1,636.64	\$1,824.74		\$1,242.88	\$1,512.95		\$2,046.03	\$2,277.78	82
83	\$530.37	\$670.77	\$794.46	\$888.52		\$1,219.63	\$819.61		\$1,291.26		\$1,743.47	\$1,942.33		\$1,316.82		\$1,790.10			8
84	\$566.67	\$717.80	\$851.42	\$952.14		\$1,305.26			\$1,377.16		\$1,857.38	\$2,067.37		\$1,395.25					8
85 86	\$602.94 \$639.23	\$764.82 \$812.00	\$908.36 \$965.19	\$1,015.74 \$1.079.36	\$1,242.60 \$1,319.93	\$1,391.01 \$1,476.66	\$927.40	\$1,213.24	\$1,468.90 \$1,566.77	\$1,635.41 \$1,743.74	\$1,978.61 \$2,107.87	\$2,200.58 \$2,342.34	\$1,115.52 \$1,180.07	\$1,478.29 \$1,566.23	\$1,806.13	\$2,013.27 \$2,135.06	\$2,434.36	\$2,703.07 \$2,861.83	8
86 87	\$675.54	\$859.02	\$1.022.13	\$1,079.36	\$1,319.93				\$1,500.77		\$2,107.87	\$2,342.34				\$2,135.06			8
88	\$709.92	\$902.25	\$1,074.05	\$1,142.97	\$1,469.31	\$1,562.26			\$1,745.24		\$2,245.56	\$2,493.09				\$2,355.52			8
89	\$744.17	\$945.46	\$1,125.98	\$1,259.59	\$1,541.35				\$1,822.71			\$2,722.11				\$2,450.39			89
90	\$778.43	\$988.70	\$1,177.90	\$1,318.04	\$1,613.53	\$1,804.77	\$1,195.57		\$1,903.59	\$2,118.48	\$2,561.59	\$2,844.43		\$1,865.80	\$2,287.02	\$2,549.21	\$3,082.29		90
91	\$812.68	\$1,031.93	\$1,229.82	\$1,376.34		\$1,885.51			\$1,988.12		\$2,676.57	\$2,972.20		\$1,940.15			\$3,208.17		9
92		\$1,075.14	\$1,281.74	\$1,434.65		\$1,966.26			\$2,076.21		\$2,796.73	\$3,105.95				\$2,758.94			92
93	\$869.90	\$1,103.28	\$1,315.04		\$1,804.50	\$2,018.44		\$1,747.55		\$2,363.83	\$2,860.88	\$3,176.50		\$2,056.36		\$2,811.96	\$3,404.30		9
94		\$1,131.42			\$1,851.39				\$2,171.63		\$2,926.52	\$3,248.53							9
95	Ψ0.00	\$1,159.54	\$1,381.79	Ψ1,011.00	ψ.,000. <b>L</b> 0	\$2,122.83			\$2,220.96		\$2,993.68	\$3,322.20		\$2,136.29			\$3,538.72	Ψ0,021.00	9:
96 97	\$938.53	\$1,187.70 \$1,215.82	\$1,415.08 \$1.448.51	\$1,585.27 \$1.622.78	\$1,945.16 \$1,992.06	\$2,175.02 \$2,227.21	\$1,434.52 \$1,469.04	\$1,870.69 \$1,913.64	\$2,271.39 \$2,322.77	\$2,529.09 \$2,586.72	\$3,062.31 \$3.132.73	\$3,397.64 \$3,474.71		\$2,177.47 \$2,219.33	\$2,668.41	\$2,977.23 \$3.034.59	\$3,607.91 \$3,678.60	\$3,997.46 \$4.074.53	9
97 98		\$1,215.82	\$1,448.51 \$1.481.82			\$2,227.21			\$2,322.77		\$3,132.73 \$3,204.76	\$3,474.71 \$3.553.54				\$3,034.59	\$3,678.60		9
98	\$984.35		\$1,481.82		\$2,038.96	\$2,279.27		\$2,002.40		\$2,706.07	\$3,204.76	\$3,634.13					\$3,750.63		99
00+						\$2,383.66					\$3,353.73	\$3,716.51		\$2,349.82					100

				Мо	nthly Premiu	m per \$300						sulting in 23.	12% Cumula	tive Increase	e)				
Issue		F	uture Purch	ase Option				Comprehens Aut	o 3% Comp					Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$3.67 \$3.69	\$4.46 \$4.48	\$5.12 \$5.15	\$5.64 \$5.69	\$6.84 \$6.90	\$7.64 \$7.72	\$5.51 \$5.61	\$6.79 \$6.90	\$7.87 \$7.99	\$8.87 \$9.03	\$11.06 \$11.23	\$12.61 \$12.83	\$10.37 \$10.49	\$12.91 \$13.07	\$15.12 \$15.30	\$17.35 \$17.56	\$21.96 \$22.24	\$24.92 \$25.24	25 26
27	\$3.71	\$4.52	\$5.18	\$5.73	\$6.94	\$7.78	\$5.69	\$7.01	\$8.12	\$9.18	\$11.44	\$13.05	\$10.61	\$13.24	\$15.49	\$17.77	\$22.52	\$25.56	27
28	\$3.72	\$4.55	\$5.22	\$5.78	\$7.00	\$7.84	\$5.78	\$7.12	\$8.25	\$9.32	\$11.64	\$13.28	\$10.73	\$13.40	\$15.67	\$17.99	\$22.80	\$25.89	28
29 30	\$3.76 \$3.79	\$4.57 \$4.60	\$5.26 \$5.29	\$5.81 \$5.86	\$7.05 \$7.11	\$7.91 \$7.97	\$5.86 \$5.94	\$7.23 \$7.35	\$8.38 \$8.52	\$9.48 \$9.64	\$11.83 \$12.05	\$13.51 \$13.75	\$10.86 \$10.98	\$13.55 \$13.72	\$15.86 \$16.04	\$18.21 \$18.44	\$23.09 \$23.38	\$26.22 \$26.56	29 30
31	\$3.80	\$4.63	\$5.32	\$5.90	\$7.16	\$8.03	\$6.03	\$7.46	\$8.65	\$9.81	\$12.26	\$13.98	\$11.11	\$13.88	\$16.24	\$18.66	\$23.68	\$26.90	31
32	\$3.82	\$4.66	\$5.36	\$5.93	\$7.22	\$8.09	\$6.13	\$7.58	\$8.79	\$9.96	\$12.45	\$14.22	\$11.25	\$14.03	\$16.44	\$18.88	\$23.97	\$27.24	32
33 34	\$3.84 \$3.85	\$4.69 \$4.71	\$5.39 \$5.43	\$5.99 \$6.02	\$7.28 \$7.34	\$8.15 \$8.21	\$6.23 \$6.31	\$7.70 \$7.82	\$8.94 \$9.09	\$10.11 \$10.30	\$12.67 \$12.89	\$14.47 \$14.72	\$11.40 \$11.53	\$14.20 \$14.39	\$16.64 \$16.83	\$19.12 \$19.35	\$24.28 \$24.59	\$27.59 \$27.95	33 34
35	\$3.89	\$4.74	\$5.46	\$6.06	\$7.34	\$8.28	\$6.41	\$7.93	\$9.24	\$10.47	\$13.12	\$14.72	\$11.66	\$14.54	\$17.03	\$19.59	\$24.89	\$28.32	35
36	\$3.92	\$4.80	\$5.55	\$6.15	\$7.49	\$8.39	\$6.53	\$8.09	\$9.42	\$10.67	\$13.39	\$15.26	\$11.82	\$14.74	\$17.27	\$19.85	\$25.25	\$28.72	36
37 38	\$3.95 \$4.01	\$4.84 \$4.91	\$5.62 \$5.68	\$6.24 \$6.30	\$7.59 \$7.70	\$8.52 \$8.63	\$6.66 \$6.79	\$8.25 \$8.40	\$9.61 \$9.80	\$10.90 \$11.11	\$13.67 \$13.95	\$15.59 \$15.91	\$11.98 \$12.15	\$14.93 \$15.13	\$17.50 \$17.75	\$20.14 \$20.40	\$25.61 \$25.97	\$29.13 \$29.55	37 38
39	\$4.04	\$4.96	\$5.75	\$6.39	\$7.79	\$8.75	\$6.91	\$8.58	\$9.98	\$11.33	\$14.25	\$16.25	\$12.30	\$15.33	\$17.98	\$20.69	\$26.33	\$29.97	39
40	\$4.07	\$5.03	\$5.82	\$6.47	\$7.90	\$8.87	\$7.04	\$8.74	\$10.19	\$11.57	\$14.54	\$16.60	\$12.45	\$15.54	\$18.22	\$20.96	\$26.71	\$30.40	40
41 42	\$4.11 \$4.15	\$5.07 \$5.14	\$5.90 \$5.95	\$6.55 \$6.63	\$8.01 \$8.10	\$8.98 \$9.11	\$7.17 \$7.31	\$8.91 \$9.09	\$10.38 \$10.59	\$11.81 \$12.06	\$14.86 \$15.15	\$16.94 \$17.31	\$12.63 \$12.79	\$15.75 \$15.96	\$18.47 \$18.71	\$21.26 \$21.55	\$27.09 \$27.46	\$30.82 \$31.27	41 42
43	\$4.15	\$5.14	\$6.03	\$6.72	\$8.21	\$9.11	\$7.46	\$9.09	\$10.59	\$12.00	\$15.15	\$17.65	\$12.79	\$16.16	\$18.96	\$21.84	\$27.46	\$31.72	43
44	\$4.23	\$5.25	\$6.12	\$6.80	\$8.31	\$9.35	\$7.59	\$9.44	\$11.00	\$12.55	\$15.79	\$18.02	\$13.14	\$16.38	\$19.22	\$22.14	\$28.24	\$32.16	44
45 46	\$4.27 \$4.34	\$5.30 \$5.40	\$6.17 \$6.30	\$6.87 \$7.03	\$8.41 \$8.62	\$9.47 \$9.71	\$7.73 \$8.03	\$9.62 \$9.98	\$11.23 \$11.64	\$12.80 \$13.19	\$16.13 \$16.53	\$18.42 \$18.87	\$13.31 \$13.52	\$16.61 \$16.87	\$19.47 \$19.79	\$22.46 \$22.82	\$28.64 \$29.12	\$32.63 \$33.16	45 46
46	\$4.34 \$4.43	\$5.40 \$5.51	\$6.44	\$7.03 \$7.18	\$8.82	\$9.71	\$8.03	\$9.98 \$10.37	\$11.64	\$13.19	\$16.53	\$18.87	\$13.52	\$17.13	\$20.11	\$22.82	\$29.12	\$33.76	46
48	\$4.51	\$5.63	\$6.59	\$7.36	\$9.03	\$10.16	\$8.63	\$10.75	\$12.45	\$13.99	\$17.38	\$19.84	\$13.95	\$17.41	\$20.43	\$23.59	\$30.09	\$34.29	48
49 50	\$4.58 \$4.66	\$5.74 \$5.83	\$6.73 \$6.86	\$7.50 \$7.65	\$9.22 \$9.43	\$10.39 \$10.62	\$8.95 \$9.28	\$11.17 \$11.60	\$12.89 \$13.34	\$14.41 \$14.85	\$17.83 \$18.28	\$20.35 \$20.88	\$14.17 \$14.40	\$17.69 \$17.98	\$20.77 \$21.08	\$23.96 \$24.36	\$30.58 \$31.09	\$34.85 \$35.44	49 50
51	\$4.72	\$5.03 \$5.94	\$7.00	\$7.82	\$9.43	\$10.86	\$9.63	\$12.05	\$13.81	\$15.28	\$18.75	\$20.00	\$14.40	\$18.25	\$21.42	\$24.75	\$31.60	\$36.03	51
52	\$4.81	\$6.05	\$7.13	\$7.98	\$9.84	\$11.08	\$9.98	\$12.51	\$14.30	\$15.74	\$19.23	\$21.94	\$14.86	\$18.56	\$21.77	\$25.15	\$32.12	\$36.63	52
53 54	\$4.89 \$4.96	\$6.17 \$6.28	\$7.26 \$7.40	\$8.14 \$8.28	\$10.04 \$10.23	\$11.31 \$11.55	\$10.36 \$10.74	\$12.97 \$13.46	\$14.79 \$15.31	\$16.21 \$16.69	\$19.72 \$20.23	\$22.51 \$23.09	\$15.09 \$15.31	\$18.84 \$19.15	\$22.12 \$22.48	\$25.56 \$25.98	\$32.65 \$33.20	\$37.23 \$37.84	53 54
54 55	\$4.96 \$5.04	\$6.38	\$7.40	\$8.28 \$8.46	\$10.23	\$11.55	\$10.74	\$13.46	\$15.86	\$17.19	\$20.23	\$23.09	\$15.56	\$19.15	\$22.48 \$22.82	\$25.98	\$33.20	\$37.84	55
56	\$5.53	\$6.93	\$8.13	\$9.13	\$11.31	\$12.79	\$11.72	\$14.65	\$16.61	\$18.06	\$22.03	\$25.15	\$16.21	\$20.30	\$23.85	\$27.59	\$35.37	\$40.35	56
57 58	\$6.01 \$6.50	\$7.48 \$8.02	\$8.72 \$9.30	\$9.82 \$10.49	\$12.20 \$13.07	\$13.79 \$14.79	\$12.29 \$12.88	\$15.35 \$16.10	\$17.39 \$18.22	\$19.00 \$19.98	\$23.37 \$24.80	\$26.70 \$28.33	\$16.87 \$17.57	\$21.18 \$22.12	\$24.92 \$26.05	\$28.88 \$30.21	\$37.07 \$38.86	\$42.32 \$44.39	57 58
59	\$6.98	\$8.58	\$9.88	\$11.17	\$13.07	\$15.80	\$13.50	\$16.10	\$19.09	\$21.02	\$26.31	\$30.07	\$17.37	\$23.07	\$27.21	\$30.21	\$40.73	\$46.55	59
60	\$7.48	\$9.11	\$10.48	\$11.85	\$14.85	\$16.82	\$14.14	\$17.68	\$19.99	\$22.11	\$27.91	\$31.91	\$19.06	\$24.07	\$28.43	\$33.09	\$42.68	\$48.82	60
61 62	\$7.97 \$8.46	\$9.65 \$10.20	\$11.07 \$11.65	\$12.54 \$13.21	\$15.71 \$16.60	\$17.83 \$18.83	\$14.81 \$15.55	\$18.54 \$19.40	\$20.94 \$21.95	\$23.25 \$24.42	\$29.62 \$31.40	\$33.87 \$35.96	\$19.84 \$20.68	\$25.11 \$26.20	\$29.70 \$31.03	\$34.61 \$36.21	\$44.74 \$46.90	\$51.19 \$53.70	61 62
63	\$9.33	\$11.28	\$12.89	\$14.63	\$18.37	\$20.85	\$16.40	\$20.46	\$23.54	\$26.37	\$33.81	\$38.70	\$22.17	\$28.06	\$33.20	\$38.63	\$49.88	\$57.05	63
64	\$10.22	\$12.35	\$14.13	\$16.03	\$20.16	\$22.87	\$17.31	\$21.58	\$25.26	\$28.46	\$36.41	\$41.64	\$23.79	\$30.04	\$35.49	\$41.22	\$53.04	\$60.61	64
65 66	\$11.10 \$11.99	\$13.43 \$14.52	\$15.36 \$16.61	\$17.45 \$18.84	\$21.93 \$23.72	\$24.91 \$26.93	\$18.24 \$19.24	\$22.76 \$24.01	\$27.10 \$29.07	\$30.74 \$33.19	\$39.21 \$42.23	\$44.80 \$48.22	\$25.51 \$27.35	\$32.16 \$34.45	\$37.95 \$40.60	\$43.98 \$46.92	\$56.41 \$59.99	\$64.39 \$68.41	65 66
67	\$12.88	\$15.60	\$17.86	\$20.27	\$25.49	\$28.95	\$20.30	\$25.32	\$31.20	\$35.82	\$45.50	\$51.88	\$29.33	\$36.88	\$43.43	\$50.05	\$63.81	\$72.66	67
68	\$14.63	\$17.76	\$20.35	\$23.06	\$28.91	\$32.81	\$22.62	\$28.22	\$34.46	\$39.42	\$49.85	\$56.76	\$31.99	\$40.26	\$47.48	\$54.51	\$69.12	\$78.56	68
69 70	\$16.37 \$18.12	\$19.91 \$22.06	\$22.85 \$25.36	\$25.84 \$28.64	\$32.35 \$35.78	\$36.67 \$40.53	\$25.19 \$28.06	\$31.47 \$35.09	\$38.05 \$42.03	\$43.41 \$47.77	\$54.63 \$59.86	\$62.09 \$67.93	\$34.87 \$38.01	\$43.97 \$48.01	\$51.90 \$56.74	\$59.35 \$64.64	\$74.87 \$81.10	\$84.94 \$91.84	69 70
71	\$19.87	\$24.22	\$27.85	\$31.42	\$39.19	\$44.39	\$31.25	\$39.13	\$46.43	\$52.58	\$65.60	\$74.31	\$41.43	\$52.41	\$62.02	\$70.39	\$87.85	\$99.28	71
72	\$21.62	\$26.37	\$30.35	\$34.22	\$42.62	\$48.25	\$34.80	\$43.62	\$51.28	\$57.89	\$71.89	\$81.27	\$45.18	\$57.23	\$67.81	\$76.63	\$95.15	\$107.34	72
73 74	\$24.77 \$27.91	\$30.37 \$34.36	\$35.07 \$39.80	\$39.41 \$44.61	\$48.87 \$55.11	\$55.22 \$62.19	\$38.54 \$42.71	\$48.50 \$53.94	\$57.15 \$63.70	\$64.36 \$71.53	\$79.60 \$88.13	\$89.85 \$99.32	\$49.59 \$54.46	\$63.07 \$69.52	\$74.89 \$82.72	\$84.41 \$92.98	\$104.39 \$114.51	\$117.58 \$128.80	73 74
75	\$31.04	\$38.36	\$44.54	\$49.81	\$61.35	\$69.16	\$47.31	\$59.98	\$71.00	\$79.51	\$97.58	\$109.80	\$59.79	\$76.60	\$91.37	\$102.41	\$125.61	\$141.09	75
76 77	\$34.21 \$37.34	\$42.35 \$46.34	\$49.25 \$53.97	\$55.00 \$60.20	\$67.59 \$73.84	\$76.12 \$83.11	\$52.42 \$58.09	\$66.71 \$74.19	\$79.14 \$88.23	\$88.38 \$98.24	\$108.04 \$119.63	\$121.39 \$134.20	\$65.65 \$72.07	\$84.42 \$93.03	\$100.95 \$111.51	\$112.80 \$124.25	\$137.80 \$151.18	\$154.54 \$169.27	76 77
77 78	\$37.34 \$40.24	\$46.34 \$50.03	\$53.97 \$58.38	\$60.20 \$65.07	\$73.84 \$79.70	\$83.11 \$89.61	\$58.09 \$61.76	\$74.19 \$79.02	\$88.23 \$94.13	\$98.24 \$104.73	\$119.63 \$127.32	\$134.20 \$142.63	\$72.07 \$76.08	\$93.03 \$98.40	\$111.51 \$118.15	\$124.25 \$131.55	\$151.18 \$159.81	\$169.27 \$178.69	77 78
79	\$43.13	\$53.72	\$62.79	\$69.95	\$85.58	\$96.11	\$65.66	\$84.18	\$100.42	\$111.65	\$135.51	\$151.59	\$80.29	\$104.10	\$125.17	\$139.28	\$168.93	\$188.63	79
80	\$46.04	\$57.42	\$67.20	\$74.84	\$91.44	\$102.60	\$69.81	\$89.66	\$107.12	\$119.02	\$144.22	\$161.13	\$84.75	\$110.11	\$132.62	\$147.48	\$178.59	\$199.15	80
81 82	\$48.94 \$51.84	\$61.10 \$64.79	\$71.61 \$76.01	\$79.70 \$84.59	\$97.30 \$103.18	\$109.11 \$115.61	\$74.22 \$78.91	\$95.51 \$101.74	\$114.28 \$121.90	\$126.88 \$135.23	\$153.49 \$163.37	\$171.25 \$182.00	\$89.46 \$94.43	\$116.48 \$123.22	\$140.51 \$148.85	\$156.14 \$165.32	\$188.79 \$199.57	\$210.23 \$221.93	81 82
83	\$55.65	\$69.69	\$81.89	\$91.11	\$111.07	\$124.34	\$83.89	\$108.32	\$129.91	\$144.07	\$173.89	\$193.55	\$99.90	\$130.55	\$157.91	\$175.32	\$211.49	\$234.94	83
84 85	\$59.46 \$63.27	\$74.57 \$79.46	\$87.75 \$93.60	\$97.63 \$104.16	\$118.97 \$126.84	\$133.08 \$141.82	\$89.18 \$94.81	\$115.31 \$122.76	\$138.46 \$147.58	\$153.49 \$163.52	\$185.09 \$197.02	\$205.83	\$105.68 \$111.80	\$138.33 \$146.55	\$167.51 \$177.69	\$185.92 \$197.16	\$224.08 \$237.45	\$248.73 \$263.34	84 85
85 86	\$63.27 \$67.08	\$79.46 \$84.35	\$93.60 \$99.48	\$104.16 \$110.68	\$126.84 \$134.74	\$141.82 \$150.55	\$94.81 \$100.80	\$122.76 \$130.70	\$147.58 \$157.26	\$163.52 \$174.22	\$197.02 \$209.72	\$218.89 \$232.78	\$111.80 \$118.28	\$146.55 \$155.27	\$177.69 \$188.48	\$197.16	\$237.45 \$251.61	\$263.34 \$278.81	85 86
87	\$70.89	\$89.23	\$105.34	\$117.20	\$142.63	\$159.29	\$107.15	\$139.14	\$167.63	\$185.61	\$223.22	\$247.56	\$125.12	\$164.51	\$199.93	\$221.74	\$266.62	\$295.16	87
88 89	\$74.49 \$78.09	\$93.72 \$98.23	\$110.69 \$116.05	\$123.19 \$129.16	\$149.99 \$157.36	\$167.53 \$175.76	\$111.87 \$116.78	\$145.20 \$151.54	\$174.96 \$182.62	\$193.75 \$202.25	\$233.10 \$243.41	\$258.52 \$269.95	\$130.13 \$135.33	\$171.05 \$177.87	\$207.96 \$216.31	\$230.69 \$239.98	\$277.49 \$288.83	\$307.25 \$319.84	88 89
90	\$78.09 \$81.70	\$98.23 \$102.72	\$116.05 \$121.40	\$129.16 \$135.15	\$157.36 \$164.72	\$175.76 \$184.00	\$116.78 \$121.90	\$151.54 \$158.13	\$182.62 \$190.61	\$202.25 \$211.11	\$243.41 \$254.16	\$269.95 \$281.90	\$135.33 \$140.75	\$177.87 \$184.94	\$216.31 \$224.98	\$239.98 \$249.65	\$288.83 \$300.61	\$319.84 \$332.94	90
91	\$85.29	\$107.20	\$126.76	\$141.13	\$172.07	\$192.24	\$127.26	\$165.01	\$198.96	\$220.37	\$265.40	\$294.36	\$146.38	\$192.31	\$234.01	\$259.70	\$312.86	\$346.56	91
92	\$88.88	\$111.69	\$132.09	\$147.11	\$179.43	\$200.47	\$132.84	\$172.21	\$207.66	\$230.05	\$277.15	\$307.38	\$152.22	\$199.98	\$243.41	\$270.16	\$325.63	\$360.75	92
93 94	\$91.28 \$93.69	\$114.62 \$117.54	\$135.53 \$138.98	\$150.97 \$154.83	\$184.22 \$189.01	\$205.80 \$211.11	\$135.97 \$139.16	\$176.07 \$180.02	\$212.25 \$216.94	\$235.16 \$240.40	\$283.37 \$289.72	\$314.19 \$321.17	\$155.30 \$158.45	\$203.84 \$207.76	\$248.04 \$252.75	\$275.34 \$280.63	\$331.99 \$338.47	\$367.70 \$374.79	93 94
95	\$96.10	\$120.47	\$142.41	\$158.69	\$193.78	\$216.43	\$142.45	\$184.07	\$221.74	\$245.75	\$296.22	\$328.28	\$161.64	\$211.76	\$257.55	\$286.03	\$345.09	\$382.00	95
96	\$98.49	\$123.38	\$145.85	\$162.55	\$198.58	\$221.74	\$145.81	\$188.19	\$226.65	\$251.20	\$302.86	\$335.56	\$164.90	\$215.83	\$262.45	\$291.52	\$351.82	\$389.35	96
97 98	\$100.91 \$103.30	\$126.32 \$129.24	\$149.29 \$152.71	\$166.41 \$170.27	\$203.37 \$208.15	\$227.07 \$232.39	\$149.24 \$152.77	\$192.40 \$196.71	\$231.67 \$236.80	\$256.80 \$262.50	\$309.65 \$316.56	\$343.00 \$350.59	\$168.24 \$171.64	\$219.99 \$224.21	\$267.45 \$272.55	\$297.12 \$302.84	\$358.69 \$365.69	\$396.84 \$404.47	97 98
99	\$105.72	\$132.17	\$156.16	\$174.12	\$212.94	\$237.71	\$156.37	\$201.12	\$242.05	\$268.36	\$323.67	\$358.36	\$175.11	\$228.52	\$277.75	\$308.66	\$372.83	\$412.24	99
100+	\$108.11	\$135.09	\$159.59	\$177.99	\$217.71	\$243.02	\$160.06	\$205.62	\$247.42	\$274.32	\$330.92	\$366.30	\$178.65	\$232.92	\$283.04	\$314.59	\$380.11	\$420.18	100+

				Qua	rterly Premi	um per \$30	) Monthly Be					sulting in 23.	12% Cumul	ative Increas	e)				
Issue		F	uture Purch	ase Option		1		Comprehens Aut	o 3% Comp					Aut	o 5% Comp	ound Inflation	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$10.79 \$10.86	\$13.10 \$13.18	\$15.02 \$15.13	\$16.59 \$16.72	\$20.10 \$20.27	\$22.49 \$22.69	\$16.22 \$16.47	\$19.94 \$20.27	\$23.14 \$23.49	\$26.10 \$26.54	\$32.50 \$33.04	\$37.07 \$37.71	\$30.47 \$30.85	\$37.96 \$38.43	\$44.44 \$44.98	\$51.00 \$51.61	\$64.58 \$65.37	\$73.27 \$74.21	25 26
27	\$10.94	\$13.29	\$15.24	\$16.83	\$20.41	\$22.87	\$16.72	\$20.59	\$23.85	\$26.96	\$33.62	\$38.37	\$31.20	\$38.92	\$45.54	\$52.23	\$66.21	\$75.13	27
28	\$10.97	\$13.36	\$15.35	\$16.98	\$20.56	\$23.06	\$16.98	\$20.92	\$24.26	\$27.41	\$34.21	\$39.02	\$31.56	\$39.39	\$46.08	\$52.89	\$67.04	\$76.12	28
29 30	\$11.05 \$11.11	\$13.43 \$13.54	\$15.46 \$15.56	\$17.09 \$17.23	\$20.75 \$20.89	\$23.24 \$23.41	\$17.23 \$17.48	\$21.26 \$21.57	\$24.64 \$25.04	\$27.87 \$28.34	\$34.79 \$35.40	\$39.71 \$40.39	\$31.92 \$32.28	\$39.86 \$40.32	\$46.63 \$47.16	\$53.53 \$54.18	\$67.87 \$68.73	\$77.10 \$78.08	29 30
31	\$11.16	\$13.61	\$15.64	\$17.34	\$21.06	\$23.61	\$17.75	\$21.91	\$25.45	\$28.81	\$36.02	\$41.09	\$32.69	\$40.78	\$47.75	\$54.83	\$69.61	\$79.09	31
32	\$11.21	\$13.68	\$15.75	\$17.45	\$21.21	\$23.79	\$17.99	\$22.26	\$25.84	\$29.28	\$36.63	\$41.82	\$33.09	\$41.27	\$48.33	\$55.52	\$70.47	\$80.11	32
33 34	\$11.29 \$11.32	\$13.79 \$13.87	\$15.86 \$15.97	\$17.59 \$17.70	\$21.40 \$21.53	\$23.96 \$24.15	\$18.28 \$18.57	\$22.63 \$22.99	\$26.27 \$26.72	\$29.76 \$30.26	\$37.25 \$37.90	\$42.54 \$43.24	\$33.49 \$33.88	\$41.77 \$42.28	\$48.90 \$49.48	\$56.22 \$56.90	\$71.39 \$72.28	\$81.13 \$82.16	33 34
35	\$11.41	\$13.94	\$16.08	\$17.84	\$21.68	\$24.37	\$18.86	\$23.30	\$27.16	\$30.77	\$38.54	\$43.98	\$34.27	\$42.75	\$50.10	\$57.60	\$73.20	\$83.25	35
36	\$11.52	\$14.12	\$16.29	\$18.06	\$22.02	\$24.69	\$19.22	\$23.79	\$27.69	\$31.38	\$39.36	\$44.89	\$34.74	\$43.33	\$50.79	\$58.38	\$74.24	\$84.45	36
37 38	\$11.62 \$11.77	\$14.26 \$14.44	\$16.51 \$16.69	\$18.33 \$18.54	\$22.29 \$22.63	\$25.04 \$25.38	\$19.59 \$19.94	\$24.26 \$24.73	\$28.23 \$28.77	\$32.03 \$32.69	\$40.17 \$41.01	\$45.82 \$46.79	\$35.23 \$35.69	\$43.91 \$44.47	\$51.48 \$52.17	\$59.19 \$59.98	\$75.30 \$76.33	\$85.64 \$86.87	37 38
39	\$11.86	\$14.59	\$16.90	\$18.79	\$22.91	\$25.73	\$20.30	\$25.19	\$29.34	\$33.34	\$41.88	\$47.78	\$36.16	\$45.07	\$52.84	\$60.81	\$77.43	\$88.11	39
40	\$11.98	\$14.77	\$17.12	\$19.01	\$23.21	\$26.10	\$20.71	\$25.70	\$29.92	\$34.03	\$42.75	\$48.79	\$36.63	\$45.68	\$53.57	\$61.65	\$78.52	\$89.38	40
41 42	\$12.09 \$12.20	\$14.91 \$15.10	\$17.34 \$17.52	\$19.25 \$19.52	\$23.52 \$23.83	\$26.42 \$26.79	\$21.10 \$21.50	\$26.21 \$26.72	\$30.51 \$31.13	\$34.71 \$35.44	\$43.66 \$44.56	\$49.81 \$50.85	\$37.11 \$37.62	\$46.30 \$46.91	\$54.29 \$55.03	\$62.46 \$63.35	\$79.64 \$80.76	\$90.64 \$91.95	41 42
43	\$12.34	\$15.28	\$17.52	\$19.72	\$24.15	\$27.16	\$21.91	\$27.22	\$31.75	\$36.16	\$45.51	\$51.91	\$38.13	\$47.53	\$55.75	\$64.22	\$81.88	\$93.23	43
44	\$12.44	\$15.42	\$17.95	\$19.98	\$24.44	\$27.46	\$22.29	\$27.77	\$32.36	\$36.89	\$46.44	\$52.98	\$38.62	\$48.17	\$56.50	\$65.09	\$83.03	\$94.58	44
45 46	\$12.56 \$12.78	\$15.60 \$15.89	\$18.13 \$18.54	\$20.21 \$20.68	\$24.76 \$25.34	\$27.84 \$28.53	\$22.73 \$23.61	\$28.28 \$29.34	\$33.04 \$34.21	\$37.65 \$38.77	\$47.42 \$48.61	\$54.12 \$55.49	\$39.13 \$39.74	\$48.83 \$49.59	\$57.26 \$58.18	\$66.03 \$67.11	\$84.19 \$85.60	\$95.92 \$97.51	45 46
47	\$12.70	\$16.22	\$18.94	\$21.14	\$25.93	\$29.21	\$24.47	\$30.47	\$35.40	\$39.93	\$49.84	\$56.90	\$40.36	\$50.38	\$59.11	\$68.19	\$87.03	\$99.15	47
48	\$13.25	\$16.54	\$19.36	\$21.61	\$26.54	\$29.87	\$25.38	\$31.64	\$36.63	\$41.12	\$51.11	\$58.34	\$41.01	\$51.18	\$60.05	\$69.31	\$88.46	\$100.81	48
49 50	\$13.46 \$13.68	\$16.87 \$17.16	\$19.77 \$20.17	\$22.04 \$22.52	\$27.11 \$27.73	\$30.55 \$31.24	\$26.31 \$27.30	\$32.83 \$34.10	\$37.90 \$39.24	\$42.35 \$43.62	\$52.41 \$53.75	\$59.84 \$61.35	\$41.66 \$42.32	\$52.02 \$52.84	\$61.03 \$62.01	\$70.43 \$71.60	\$89.91 \$91.40	\$102.47 \$104.17	49 50
51	\$13.90	\$17.48	\$20.56	\$22.99	\$28.31	\$31.92	\$28.31	\$35.40	\$40.62	\$44.92	\$55.14	\$62.91	\$42.97	\$53.68	\$62.99	\$72.75	\$92.92	\$105.90	51
52	\$14.16	\$17.81	\$20.95	\$23.46	\$28.92	\$32.58	\$29.34	\$36.73	\$42.01	\$46.26	\$56.53	\$64.50	\$43.66	\$54.55	\$64.00	\$73.95	\$94.43	\$107.69	52
53 54	\$14.37 \$14.59	\$18.13 \$18.46	\$21.37 \$21.75	\$23.92 \$24.37	\$29.51 \$30.08	\$33.26 \$33.95	\$30.44 \$31.60	\$38.16 \$39.60	\$43.51 \$45.02	\$47.64 \$49.04	\$57.99 \$59.46	\$66.16 \$67.87	\$44.34 \$45.02	\$55.41 \$56.29	\$65.01 \$66.07	\$75.13 \$76.36	\$96.00 \$97.59	\$109.46 \$111.27	53 54
55	\$14.79	\$18.75	\$22.15	\$24.84	\$30.69	\$34.65	\$32.88	\$41.12	\$46.63	\$50.49	\$61.03	\$69.69	\$45.76	\$57.19	\$67.11	\$77.53	\$99.23	\$113.13	55
56	\$16.25	\$20.38	\$23.88	\$26.83	\$33.26	\$37.62	\$34.46	\$43.08	\$48.83	\$53.09	\$64.76	\$73.95	\$47.64	\$59.69	\$70.13	\$81.13	\$104.00	\$118.61	56
57 58	\$17.67 \$19.11	\$21.98 \$23.57	\$25.63 \$27.33	\$28.85 \$30.85	\$35.88 \$38.43	\$40.54 \$43.51	\$36.12 \$37.86	\$45.14 \$47.31	\$51.14 \$53.57	\$55.85 \$58.75	\$68.70 \$72.89	\$78.47 \$83.29	\$49.59 \$51.66	\$62.30 \$65.01	\$73.27 \$76.56	\$84.87 \$88.84	\$108.98 \$114.24	\$124.42 \$130.49	57 58
59	\$20.52	\$25.19	\$29.07	\$32.83	\$41.01	\$46.48	\$39.66	\$49.59	\$56.10	\$61.79	\$77.35	\$88.39	\$53.80	\$67.84	\$80.00	\$92.96	\$119.75	\$136.86	59
60	\$21.98	\$26.79	\$30.80	\$34.85	\$43.62	\$49.45	\$41.60	\$51.97	\$58.79	\$64.98	\$82.06	\$93.81	\$56.03	\$70.77	\$83.58	\$97.26	\$125.49	\$143.52	60
61 62	\$23.41 \$24.84	\$28.39 \$29.97	\$32.54 \$34.24	\$36.84 \$38.85	\$46.18 \$48.79	\$52.41 \$55.38	\$43.58 \$45.71	\$54.49 \$57.04	\$61.57 \$64.54	\$68.35 \$71.82	\$87.06 \$92.31	\$99.58 \$105.74	\$58.34 \$60.78	\$73.85 \$77.02	\$87.33 \$91.25	\$101.74 \$106.46	\$131.53 \$137.87	\$150.52 \$157.89	61 62
63	\$27.44	\$33.15	\$37.90	\$43.00	\$54.01	\$61.31	\$48.22	\$60.16	\$69.24	\$77.53	\$99.39	\$113.76	\$65.20	\$82.49	\$97.59	\$113.59	\$146.63	\$167.73	63
64	\$30.04	\$36.35	\$41.55	\$47.13	\$59.25	\$67.26	\$50.85	\$63.45	\$74.28	\$83.69	\$107.03	\$122.42	\$69.93	\$88.32	\$104.35	\$121.18	\$155.94	\$178.19	64
65 66	\$32.65 \$35.26	\$39.50 \$42.67	\$45.18 \$48.83	\$51.29 \$55.41	\$64.47 \$69.71	\$73.23 \$79.16	\$53.64 \$56.58	\$66.93 \$70.58	\$79.67 \$85.46	\$90.34 \$97.55	\$115.28 \$124.15	\$131.73 \$141.74	\$75.00 \$80.43	\$94.58 \$101.28	\$111.59 \$119.33	\$129.29 \$137.93	\$165.85 \$176.39	\$189.31 \$201.12	65 66
67	\$37.86	\$45.87	\$52.48	\$59.57	\$74.94	\$85.09	\$59.69	\$74.43	\$91.73	\$105.29	\$133.74	\$152.53	\$86.26	\$108.41	\$127.67	\$147.14	\$187.61	\$213.63	67
68 69	\$43.00	\$52.19	\$59.84	\$67.81	\$84.98	\$96.47	\$66.49	\$82.96	\$101.31	\$115.90	\$146.55	\$166.86	\$94.04	\$118.37	\$139.58	\$160.25	\$203.22	\$230.97	68 69
70	\$48.14 \$53.29	\$58.53 \$64.87	\$67.19 \$74.52	\$75.98 \$84.19	\$95.09 \$105.16	\$107.79 \$119.16	\$74.06 \$82.49	\$92.53 \$103.16	\$111.89 \$123.58	\$127.59 \$140.45	\$160.61 \$175.98	\$182.54 \$199.69	\$102.51 \$111.74	\$129.26 \$141.13	\$152.56 \$166.80	\$174.50 \$190.04	\$220.12 \$238.43	\$249.71 \$269.98	70
71	\$58.42	\$71.19	\$81.88	\$92.37	\$115.25	\$130.49	\$91.87	\$115.03	\$136.51	\$154.60	\$192.85	\$218.45	\$121.79	\$154.10	\$182.33	\$206.94	\$258.27	\$291.89	71
72	\$63.56	\$77.53	\$89.22	\$100.59	\$125.32	\$141.85	\$102.29	\$128.25	\$150.76	\$170.20	\$211.36	\$238.94	\$132.81	\$168.28	\$199.34	\$225.29	\$279.72	\$315.56	72
73 74	\$72.83 \$82.06	\$89.30 \$101.04	\$103.12 \$117.03	\$115.86 \$131.15	\$143.67 \$162.02	\$162.35 \$182.83	\$113.34 \$125.57	\$142.61 \$158.58	\$168.02 \$187.28	\$189.19 \$210.30	\$234.01 \$259.11	\$264.12 \$292.00	\$145.80 \$160.09	\$185.44 \$204.36	\$220.18 \$243.20	\$248.17 \$273.35	\$306.88 \$336.67	\$345.69 \$378.65	73 74
75	\$91.30	\$112.75	\$130.92	\$146.41	\$180.37	\$203.32	\$139.10	\$176.35	\$208.75	\$233.77	\$286.86	\$322.80	\$175.78	\$225.21	\$268.65	\$301.09	\$369.32	\$414.77	75
76 77	\$100.55 \$109.79	\$124.52 \$136.24	\$144.79 \$158.69	\$161.69 \$176.96	\$198.73 \$217.06	\$223.81 \$244.33	\$154.13 \$170.78	\$196.11 \$218.09	\$232.67 \$259.39	\$259.81 \$288.81	\$317.63 \$351.69	\$356.86 \$394.55	\$193.00 \$211.89	\$248.21 \$273.51	\$296.78 \$327.84	\$331.63 \$365.29	\$405.15 \$444.45	\$454.33 \$497.66	76 77
78	\$109.79	\$136.24	\$171.64	\$176.96	\$234.34	\$263.44	\$170.78	\$218.09	\$259.39	\$288.81	\$374.31	\$419.34	\$211.89	\$289.32	\$347.33	\$386.76	\$469.83	\$525.36	78
79	\$126.83	\$157.96	\$184.59	\$205.68	\$251.61	\$282.56	\$193.04	\$247.48	\$295.23	\$328.24	\$398.38	\$445.69	\$236.08	\$306.04	\$368.01	\$409.49	\$496.65	\$554.61	79
80 81	\$135.39 \$143.89	\$168.81 \$179.64	\$197.57 \$210.52	\$220.00 \$234.34	\$268.83 \$286.10	\$301.66 \$320.77	\$205.24	\$263.61 \$280.82	\$314.95 \$335.98	\$349.91 \$373.02	\$424.00 \$451.26	\$473.71 \$503.45	\$249.18 \$263.00	\$323.75 \$342.46	\$389.92 \$413.11	\$433.57 \$459.05	\$525.04 \$555.04	\$585.49	80 81
82	\$143.89 \$152.42	\$179.64	\$210.52	\$234.34	\$303.36	\$320.77	\$218.18 \$231.98	\$280.82	\$358.38	\$373.02	\$480.29	\$503.45	\$263.00	\$362.26	\$437.63	\$486.05	\$586.74	\$618.06 \$652.44	82
83	\$163.61	\$204.86	\$240.74	\$267.86	\$326.58	\$365.55	\$246.64	\$318.46	\$381.95	\$423.56	\$511.25	\$569.05	\$293.70	\$383.83	\$464.23	\$515.45	\$621.74	\$690.73	83
84 85	\$174.83 \$186.02	\$219.25 \$233.62	\$257.97 \$275.20	\$287.04 \$306.22	\$349.77 \$372.93	\$391.25 \$416.95	\$262.21 \$278.75	\$339.02 \$360.93	\$407.06 \$433.85	\$451.26 \$480.76	\$544.18 \$579.25	\$605.14 \$643.54	\$310.71 \$328.70	\$406.66 \$430.89	\$492.46 \$522.38	\$546.61 \$579.65	\$658.81 \$698.09	\$731.29 \$774.21	84 85
86	\$186.02	\$233.62 \$247.99	\$275.20	\$325.41	\$396.13	\$442.61	\$278.75	\$384.23	\$462.38	\$512.18	\$616.57	\$684.38	\$328.70	\$456.51	\$522.38 \$554.13	\$614.72	\$739.71	\$819.67	86
87	\$208.42	\$262.35	\$309.71	\$344.57	\$419.34	\$468.31	\$315.06	\$409.10	\$492.82	\$545.70	\$656.29	\$727.82	\$367.87	\$483.65	\$587.80	\$651.93	\$783.84	\$867.77	87
88 89	\$219.00 \$229.59	\$275.56 \$288.78	\$325.45 \$341.16	\$362.16 \$379.74	\$440.98 \$462.63	\$492.54 \$516.74	\$328.88 \$343.34	\$426.89 \$445.52	\$514.39 \$536.90	\$569.63 \$594.61	\$685.31 \$715.61	\$760.01 \$793.64	\$382.56 \$397.87	\$502.91 \$522.92	\$611.41 \$635.94	\$678.22 \$705.54	\$815.84 \$849.13	\$903.33 \$940.31	88 89
90	\$229.59	\$288.78	\$356.90	\$379.74	\$484.27	\$540.95	\$343.34	\$445.52 \$464.91	\$560.40	\$620.65	\$747.23	\$828.75	\$413.80	\$522.92 \$543.75	\$661.47	\$705.54	\$883.77	\$978.81	90
91	\$250.73	\$315.17	\$372.64	\$414.92	\$505.88	\$565.18	\$374.13	\$485.15	\$584.93	\$647.88	\$780.30	\$865.41	\$430.34	\$565.39	\$687.99	\$763.53	\$919.82	\$1,018.89	91
92	\$261.30	\$328.38	\$388.35	\$432.51	\$527.53	\$589.39	\$390.57	\$506.28	\$610.53	\$676.33	\$814.81	\$903.68	\$447.54	\$587.93	\$715.61	\$794.25		\$1,060.63	92 93
93 94	\$268.37 \$275.45	\$336.99 \$345.57	\$398.45 \$408.60	\$443.84 \$455.20	\$541.61 \$555.70	\$605.03 \$620.65	\$399.76 \$409.17	\$517.65 \$529.27	\$624.04 \$637.83	\$691.39 \$706.78	\$833.10 \$851.77	\$923.74 \$944.22	\$456.58 \$465.82	\$599.28 \$610.82	\$729.21 \$743.08	\$809.50 \$825.06		\$1,081.05 \$1,101.87	93 94
95	\$282.52	\$354.19	\$418.69	\$466.53	\$569.74	\$636.29	\$418.80	\$541.14	\$651.93	\$722.48	\$870.89	\$965.14	\$475.22	\$622.59	\$757.19	\$840.91	\$1,014.56	\$1,123.07	95
96	\$289.57	\$362.77	\$428.78	\$477.91	\$583.81	\$651.93	\$428.67	\$553.27	\$666.33	\$738.56	\$890.39	\$986.54	\$484.82	\$634.56	\$771.60	\$857.05	\$1,034.34		96
97 98	\$296.62 \$303.69	\$371.37 \$379.95	\$438.89 \$448.99	\$489.23 \$500.60	\$597.89 \$611.93	\$667.56 \$683.21	\$438.78 \$449.13	\$565.64 \$578.31	\$681.10 \$696.20	\$755.00 \$771.79		\$1,008.40 \$1,030.73	\$494.63 \$504.63	\$646.76 \$659.17	\$786.30 \$801.28	\$873.53 \$890.33	\$1,054.55 \$1,075.15		97 98
99	\$310.79	\$388.57	\$459.12	\$511.92	\$626.02	\$698.85	\$459.74	\$591.28	\$711.62	\$788.94	\$951.58	\$1,053.58	\$514.83	\$671.85	\$816.55	\$907.46	\$1,096.14	\$1,212.01	99
100+	\$317.85	\$397.19	\$469.21	\$523.29	\$640.10	\$714.49	\$470.59	\$604.52	\$727.37	\$806.50	\$972.88	\$1,076.92	\$525.24	\$684.77	\$832.13	\$924.90	\$1,117.54	\$1,235.32	100+

$\neg$				A	nnual Premiu	ım per \$300	Monthly Ber			6 Phase 3 Ir			12% Cumula	ative Increas	se)				
Issue			Future Purch	nase Option						pound Inflati				Aı	uto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$40.51 \$40.77	\$49.21 \$49.48	\$56.41 \$56.83	\$62.25 \$62.79	\$75.44 \$76.11	\$84.41 \$85.22	\$60.90 \$61.84	\$74.89 \$76.11	\$86.86 \$88.22	\$98.01 \$99.62	\$122.06 \$124.10	\$139.19 \$141.63	\$114.46 \$115.81	\$142.58 \$144.34	\$166.91 \$168.96	\$191.51 \$193.82	\$242.49 \$245.47	\$275.11 \$278.64	25 26
26 27	\$40.77 \$41.05	\$49.48 \$49.89	\$56.83 \$57.22	\$62.79 \$63.21	\$76.11 \$76.67	\$85.22 \$85.91	\$61.84 \$62.79	\$76.11 \$77.34	\$88.22 \$89.57	\$99.62 \$101.27	\$124.10 \$126.27	\$141.63 \$144.07	\$115.81 \$117.17	\$144.34 \$146.12	\$168.96 \$170.99	\$193.82 \$196.13	\$245.47 \$248.60	\$278.64 \$282.17	26 27
28	\$41.19	\$50.15	\$57.63	\$63.76	\$77.21	\$86.58	\$63.76	\$78.56	\$91.08	\$102.89	\$128.45	\$146.52	\$118.53	\$147.88	\$173.03	\$198.58	\$251.73	\$285.85	28
29	\$41.45	\$50.44	\$58.04	\$64.15	\$77.89	\$87.27	\$64.70	\$79.78	\$92.56	\$104.66	\$130.62	\$149.10	\$119.88	\$149.65	\$175.07	\$201.03	\$254.85	\$289.52	29
30	\$41.73	\$50.83	\$58.45	\$64.70	\$78.43	\$87.94	\$65.65	\$81.01	\$94.06	\$106.42	\$132.94	\$151.69	\$121.25	\$151.42	\$177.11	\$203.48	\$258.12	\$293.17	30
31 32	\$41.86 \$42.12	\$51.11 \$51.37	\$58.72 \$59.12	\$65.11 \$65.51	\$79.11 \$79.65	\$88.62 \$89.30	\$66.61 \$67.56	\$82.23 \$83.60	\$95.55 \$97.05	\$108.20 \$109.95	\$135.25 \$137.55	\$154.26 \$156.99	\$122.74 \$124.24	\$153.18 \$154.97	\$179.28 \$181.45	\$205.93 \$208.51	\$261.38 \$264.65	\$296.98 \$300.80	31 32
32	\$42.12 \$42.40	\$51.79	\$59.12 \$59.54	\$66.06	\$80.34	\$89.30	\$68.64	\$83.60	\$98.69	\$109.95	\$137.55	\$159.71	\$124.24	\$154.97	\$183.64	\$208.51	\$268.04	\$300.80	33
34	\$42.55	\$52.06	\$59.95	\$66.47	\$80.88	\$90.66	\$69.73	\$86.30	\$100.32	\$113.62	\$142.32	\$162.42	\$127.22	\$158.77	\$185.81	\$213.68	\$271.44	\$308.55	34
35	\$42.83	\$52.33	\$60.35	\$67.01	\$81.41	\$91.47	\$70.82	\$87.54	\$101.94	\$115.53	\$144.76	\$165.15	\$128.72	\$160.52	\$188.12	\$216.26	\$274.84	\$312.62	35
36	\$43.22	\$53.02	\$61.17	\$67.83	\$82.63	\$92.69	\$72.17	\$89.30	\$103.99	\$117.85	\$147.74	\$168.55	\$130.48	\$162.71	\$190.70	\$219.25	\$278.77	\$317.10	36
37 38	\$43.63 \$44.18	\$53.56 \$54.24	\$61.98 \$62.66	\$68.78 \$69.59	\$83.73 \$84.95	\$94.06 \$95.28	\$73.53 \$74.89	\$91.08 \$92.83	\$106.01 \$108.07	\$120.29 \$122.74	\$150.86 \$154.00	\$172.09 \$175.75	\$132.25 \$134.01	\$164.88 \$167.05	\$193.28 \$195.87	\$222.23 \$225.21	\$282.71 \$286.65	\$321.59 \$326.22	37 38
38	\$44.18 \$44.58	\$54.24 \$54.77	\$63.48	\$70.54	\$86.04	\$96.63	\$74.89 \$76.24	\$92.83	\$108.07	\$122.74	\$154.00	\$179.42	\$134.01	\$167.05	\$195.87	\$228.35	\$280.00	\$320.22	38
40	\$44.98	\$55.44	\$64.29	\$71.37	\$87.14	\$98.01	\$77.76	\$96.50	\$112.40	\$127.78	\$160.52	\$183.22	\$137.55	\$171.53	\$201.16	\$231.47	\$294.82	\$335.59	40
41	\$45.40	\$55.99	\$65.11	\$72.30	\$88.35	\$99.23	\$79.24	\$98.40	\$114.59	\$130.35	\$163.92	\$187.03	\$139.33	\$173.84	\$203.89	\$234.60	\$299.03	\$340.34	41
42	\$45.80	\$56.67	\$65.78	\$73.27	\$89.43	\$100.59	\$80.74	\$100.32	\$116.88	\$133.07	\$167.32	\$190.96	\$141.23	\$176.16	\$206.60	\$237.86	\$303.24	\$345.25	42
43	\$46.36	\$57.37	\$66.61	\$74.08	\$90.66	\$101.94	\$82.23	\$102.21	\$119.20	\$135.79	\$170.86	\$194.90	\$143.13	\$178.48	\$209.32	\$241.13	\$307.45	\$350.13	43
44 45	\$46.76 \$47.16	\$57.90 \$58.58	\$67.42 \$68.09	\$75.02 \$75.84	\$91.75 \$92.97	\$103.16 \$104.53	\$83.73 \$85.36	\$104.26 \$106.15	\$121.52 \$124.10	\$138.51 \$141.36	\$174.38 \$178.05	\$198.99 \$203.22	\$145.03 \$146.93	\$180.90 \$183.35	\$212.17 \$215.03	\$244.39 \$247.92	\$311.81 \$316.16	\$355.17 \$360.20	44 45
46	\$47.16	\$59.68	\$69.59	\$77.60	\$95.15	\$104.53	\$88.62	\$110.23	\$124.10	\$145.57	\$176.05	\$208.36	\$140.93	\$186.22	\$218.43	\$252.00	\$321.46	\$366.18	45
47	\$48.79	\$60.90	\$71.08	\$79.38	\$97.33	\$109.69	\$91.88	\$114.46	\$132.94	\$149.93	\$187.16	\$213.68	\$151.56	\$189.21	\$221.96	\$256.07	\$326.75	\$372.29	47
48	\$49.76	\$62.12	\$72.72	\$81.15	\$99.62	\$112.14	\$95.28	\$118.79	\$137.55	\$154.41	\$191.92	\$219.11	\$154.00	\$192.20	\$225.50	\$260.30	\$332.19	\$378.54	48
49	\$50.57	\$63.35	\$74.22	\$82.77	\$101.81	\$114.72	\$98.82	\$123.27	\$142.32	\$159.04	\$196.83	\$224.67	\$156.45	\$195.31	\$229.15	\$264.50	\$337.63	\$384.79	49
50 51	\$51.37 \$52.19	\$64.43 \$65.65	\$75.70 \$77.21	\$84.54 \$86.30	\$104.12 \$106.29	\$117.31 \$119.88	\$102.48 \$106.29	\$128.04 \$132.94	\$147.33 \$152.51	\$163.78 \$168.68	\$201.83 \$207.01	\$230.38 \$236.24	\$158.90 \$161.32	\$198.44 \$201.57	\$232.83 \$236.51	\$268.85 \$273.20	\$343.20 \$348.91	\$391.18 \$397.70	50 51
52	\$53.15	\$66.88	\$78.69	\$88.07	\$108.60	\$122.33	\$110.23	\$137.97	\$157.80	\$173.71	\$212.30		\$163.92	\$204.83	\$240.31	\$277.70	\$354.61	\$404.36	52
53	\$53.96	\$68.09	\$80.20	\$89.85	\$110.79	\$124.92	\$114.32	\$143.26	\$163.38	\$178.88	\$217.76	\$248.46	\$166.50	\$208.09	\$244.12	\$282.17	\$360.47	\$411.03	53
54	\$54.77	\$69.31	\$81.70	\$91.47	\$112.94	\$127.50	\$118.66	\$148.71	\$169.09	\$184.18	\$223.32	\$254.85	\$169.09	\$211.36	\$248.06	\$286.78	\$366.44	\$417.83	54
55	\$55.60	\$70.41	\$83.18	\$93.23	\$115.26	\$130.08	\$123.41	\$154.41	\$175.07	\$189.61	\$229.15	\$261.65	\$171.82	\$214.75	\$252.00	\$291.15	\$372.57	\$424.76	55
56 57	\$61.03 \$66.34	\$76.54 \$82.50	\$89.71 \$96.24	\$100.72 \$108.33	\$124.92 \$134.71	\$141.23 \$152.24	\$129.40 \$135.65	\$161.75 \$169.50	\$183.35 \$192.06	\$199.41 \$209.74	\$243.17 \$257.98	\$277.70 \$294.69	\$178.88 \$186.22	\$224.15 \$233.92	\$263.27 \$275.11	\$304.61 \$318.74	\$390.51 \$409.26	\$445.42 \$467.15	56 57
58	\$71.76	\$88.49	\$102.63	\$115.81	\$144.34	\$163.38	\$142.18	\$177.65	\$201.16	\$209.74	\$273.76	\$294.09	\$193.96	\$244.12	\$287.48	\$333.55	\$428.97	\$490.00	58
59	\$77.08	\$94.60	\$109.15	\$123.27	\$154.00	\$174.52	\$148.97	\$186.22	\$210.67	\$232.02	\$290.46	\$331.93	\$201.98	\$254.72	\$300.39	\$349.05	\$449.62	\$513.92	59
60	\$82.50	\$100.59	\$115.68	\$130.90	\$163.78	\$185.67	\$156.18	\$195.18	\$220.74	\$243.99	\$308.14	\$352.32	\$210.41	\$265.72	\$313.84	\$365.21	\$471.24	\$538.93	60
61	\$87.94	\$106.56	\$122.20	\$138.37	\$173.44	\$196.83	\$163.64	\$204.57	\$231.21	\$256.62	\$326.89	\$373.92	\$219.11	\$277.28	\$327.98	\$382.07	\$493.94	\$565.15	61
62 63	\$93.23 \$103.03	\$112.55 \$124.50	\$128.58 \$142.32	\$145.85 \$161.49	\$183.22 \$202.80	\$207.96 \$230.25	\$171.67 \$181.05	\$214.21 \$225.90	\$242.34 \$260.02	\$269.66 \$291.15	\$346.60 \$373.25	\$397.03 \$427.21	\$228.22 \$244.79	\$289.23 \$309.77	\$342.66 \$366.44	\$399.76 \$426.53	\$517.72 \$550.62	\$592.89 \$629.86	62 63
64	\$103.03	\$136.46	\$156.03	\$176.96	\$202.50	\$252.53	\$190.96	\$238.27	\$278.91	\$314.24	\$401.92		\$262.60	\$331.65	\$391.86	\$455.07	\$585.55	\$669.15	64
65	\$122.60	\$148.30	\$169.64	\$192.60	\$242.07	\$274.97	\$201.43	\$251.31	\$299.17	\$339.27	\$432.91	\$494.63	\$281.63	\$355.17	\$419.05	\$485.52	\$622.79	\$710.87	65
66	\$132.39	\$160.26	\$183.35	\$208.09	\$261.78	\$297.25	\$212.45	\$265.05	\$320.91	\$366.31	\$466.21	\$532.27	\$302.01	\$380.31	\$448.14	\$517.99	\$662.35	\$755.18	66
67	\$142.18	\$172.22	\$197.09	\$223.73	\$281.36	\$319.56	\$224.15	\$279.46	\$344.42	\$395.40	\$502.23	\$572.78	\$323.90	\$407.09	\$479.40	\$552.53	\$704.48	\$802.21	67
68 69	\$161.49 \$180.77	\$196.00 \$219.79	\$224.67 \$252.27	\$254.59 \$285.30	\$319.14 \$357.06	\$362.23 \$404.78	\$249.68 \$278.10	\$311.53 \$347.42	\$380.44 \$420.15	\$435.23 \$479.13	\$550.35 \$603.07	\$626.59 \$685.46	\$353.12 \$384.93	\$444.46 \$485.38	\$524.11 \$572.91	\$601.72 \$655.28	\$763.07 \$826.54	\$867.32 \$937.73	68 69
70	\$200.08	\$243.57	\$279.85	\$316.16	\$394.85	\$447.46	\$309.77	\$387.37	\$464.04	\$527.38	\$660.85	\$749.89	\$419.59	\$529.96	\$626.32	\$713.59		\$1,013.84	70
71	\$219.38	\$267.37	\$307.45	\$346.87	\$432.77	\$490.00	\$344.97	\$431.96	\$512.57	\$580.52	\$724.19	\$820.29	\$457.39	\$578.62	\$684.64	\$777.07		\$1,096.08	71
72	\$238.69	\$291.15	\$335.05	\$377.73	\$470.55	\$532.68	\$384.12	\$481.58	\$566.12	\$639.10	\$793.65	\$897.22	\$498.71	\$631.91	\$748.52	\$845.97	\$1,050.41		72
73	\$273.46	\$335.33	\$387.24	\$435.08	\$539.48	\$609.60	\$425.57	\$535.54	\$630.95	\$710.47	\$878.73	\$991.83	\$547.50	\$696.33	\$826.81	\$931.88	\$1,152.35		73
74 75	\$308.14 \$342.80	\$379.35 \$423.40	\$439.43 \$491.64	\$492.45 \$549.81	\$608.39 \$677.29	\$686.54 \$763.47	\$471.52 \$522.35	\$595.47 \$662.22	\$703.26 \$783.87	\$789.70 \$877.79	\$972.92 \$1,077.18	\$1,096.49 \$1,212.16	\$601.18 \$660.03	\$767.42 \$845.71	\$913.27 \$1,008.81	\$1,026.47 \$1,130.60			74 75
75 76	\$342.80	\$423.40	\$543.69	\$607.17	\$746.21	\$840.40	\$522.35 \$578.75	\$736.44	\$873.71	\$975.65	\$1,077.18		\$724.73	\$932.01		\$1,130.60			75 76
77	\$412.24	\$511.62	\$595.88	\$664.53	\$815.13	\$917.47	\$641.29	\$818.93	\$974.01	\$1,084.52	\$1,320.62		\$795.69	\$1,027.02		\$1,371.73			77
78	\$444.20	\$552.39	\$644.55	\$718.34	\$879.95	\$989.23	\$681.80	\$872.35	\$1,039.12	\$1,156.15	\$1,405.57	\$1,574.65	\$839.86	\$1,086.43	\$1,304.30	\$1,452.32	\$1,764.26	\$1,972.78	78
79	\$476.26	\$593.17	\$693.19	\$772.30	\$944.79	\$1,061.01	\$724.87	\$929.29	\$1,108.58	\$1,232.54			\$886.48	\$1,149.22					79
80 81	\$508.35 \$540.28	\$633.94 \$674.58	\$741.86 \$790.53	\$826.13 \$879.95		\$1,132.77 \$1,204.54	\$770.69 \$819.33	\$989.91 \$1.054.48	\$1,182.66 \$1,261.62	\$1,313.96 \$1,400.67	\$1,592.19 \$1.694.54		\$935.68 \$987.62	\$1,215.69 \$1,285.95		\$1,628.07 \$1,723.76			80 81
81 82	\$540.28 \$572.36	\$674.58 \$715.35	\$790.53 \$839.18	\$933.92		\$1,204.54 \$1,276.31	\$819.33 \$871.12	\$1,054.48	\$1,261.62 \$1,345.77		\$1,694.54 \$1,803.55		\$987.62	\$1,285.95					81 82
83	\$614.37	\$769.32				\$1,372.67				\$1,590.56			\$1,102.88	\$1,441.32		\$1,935.53			83
84	\$656.50	\$823.28	\$968.71	\$1,077.86	\$1,313.42	\$1,469.17		\$1,273.05	\$1,528.58	\$1,694.54			\$1,166.75	\$1,527.07	\$1,849.21	\$2,052.56	\$2,473.91	\$2,746.03	84
85	\$698.51	\$877.24				\$1,565.69	\$1,046.73		\$1,629.16				\$1,234.30	\$1,618.01					85
86 87	\$740.64 \$782.64				\$1,487.52 \$1.574.65					\$1,923.30 \$2.049.15			\$1,305.80 \$1.381.38	\$1,714.24 \$1.816.19		\$2,308.35 \$2,448.08			86 87
87 88			\$1,162.94 \$1,222.08							\$2,049.15 \$2,139.00			\$1,381.38 \$1,436.56	\$1,816.19 \$1,888.50		\$2,448.08 \$2,546.76			87 88
89					\$1,737.21					\$2,232.78			\$1,494.06	\$1,963.67			\$3,188.59		89
90	\$901.84	\$1,134.00	\$1,340.18	\$1,492.02	\$1,818.49	\$2,031.35	\$1,345.77	\$1,745.79	\$2,104.33	\$2,330.64	\$2,805.97	\$3,112.06	\$1,553.85	\$2,041.82	\$2,483.84	\$2,756.08	\$3,318.67	\$3,675.60	90
91				\$1,558.08		\$2,122.29	\$1,404.88		\$2,196.50		\$2,930.06		\$1,615.98	\$2,123.11			\$3,454.04		91
92						\$2,213.20	\$1,466.59		\$2,292.59	\$2,539.69			\$1,680.54	\$2,207.78		\$2,982.54	\$3,595.00		92
93	\$1,007.73 \$1,034.36			\$1,666.67	\$2,033.80 \$2,086.68	\$2,271.94 \$2,330.64	\$1,501.13 \$1,536.47		\$2,343.29 \$2,395.08	\$2,596.24 \$2,654.01			\$1,714.53 \$1,749.17	\$2,250.32 \$2,293.68			\$3,665.13 \$3,736.76		93 94
0.4				\$1,709.35		\$2,330.64	\$1,536.47		\$2,395.08		\$3,198.50		\$1,749.17	\$2,293.68	\$2,790.33	\$3,098.21			95
94 95	\$1.060.27								Ψ4, <del>44</del> 0.00			ψυ,υΖ4.ΖΖ	Ψ1,104.31	Ψ2,001.00	Ψ <b>∠</b> ,040.33				. 33
94 95 96	\$1,060.87 \$1,087.37	\$1,362.21		\$1,794.57		\$2,448.08	\$1,609.73	\$2,077.56	\$2,502.19	\$2,773.35	\$3,343.54	\$3,704.55	\$1,820.54	\$2,382.84	\$2,897.44	\$3,218.36	\$3,884.10		96
95	\$1,087.37		\$1,610.13		\$2,192.27				\$2,502.19 \$2,557.64	\$2,773.35 \$2,835.05	\$3,343.54 \$3,418.43		\$1,820.54 \$1,857.38	\$2,382.84 \$2,428.65			\$3,884.10 \$3,959.94	\$4,298.39	96 97
95 96 97 98	\$1,087.37	\$1,362.21 \$1,394.55 \$1,426.78	\$1,610.13 \$1,648.05 \$1,685.97	\$1,794.57 \$1,837.13 \$1,879.79	\$2,192.27 \$2,245.16 \$2,297.89	\$2,448.08 \$2,506.80 \$2,565.52	\$1,609.73 \$1,647.65 \$1,686.51	\$2,124.04 \$2,171.63	\$2,557.64 \$2,614.31	\$2,835.05 \$2,898.14	\$3,418.43 \$3,494.96	\$3,786.64	\$1,857.38 \$1,894.89	\$2,428.65 \$2,475.26		\$3,280.20 \$3,343.27	\$3,959.94 \$4,037.28	\$4,298.39 \$4,381.03 \$4,465.31	

ļ				Moi	nthly Premiu	m per \$300	Monthly Ber					ulting in 23.	12% Cumula	tive Increase	e)				
Issue		-	uture Purch	asa Ontion		- 1		omprehensi Aut	ve - 60 Day o 3% Comp			1		Διι	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$3.95	\$4.83	\$5.53	\$6.12	\$7.38	\$8.26	\$5.88	\$7.25	\$8.40	\$9.48	\$11.79	\$13.52	\$10.83	\$13.43	\$15.67	\$17.95	\$22.70	\$25.73	25
26	\$3.98	\$4.87	\$5.57	\$6.15	\$7.43	\$8.32	\$5.95	\$7.37	\$8.54	\$9.64	\$11.99	\$13.76	\$10.95	\$13.58	\$15.86	\$18.17	\$22.99	\$26.07	26
27	\$4.01	\$4.90	\$5.62	\$6.19	\$7.50	\$8.39	\$6.04	\$7.48	\$8.69	\$9.81	\$12.20	\$13.99	\$11.07	\$13.76	\$16.04	\$18.39	\$23.28	\$26.39	27
28	\$4.02	\$4.92	\$5.66	\$6.25	\$7.56	\$8.47	\$6.14	\$7.60	\$8.82	\$9.96	\$12.41	\$14.22	\$11.20	\$13.91	\$16.24	\$18.61	\$23.59	\$26.74	28
29 30	\$4.04 \$4.06	\$4.96 \$5.00	\$5.69 \$5.73	\$6.29 \$6.33	\$7.61 \$7.67	\$8.53 \$8.60	\$6.24 \$6.33	\$7.72 \$7.84	\$8.95 \$9.10	\$10.11 \$10.30	\$12.63 \$12.84	\$14.47 \$14.72	\$11.33 \$11.48	\$14.07 \$14.25	\$16.44 \$16.64	\$18.84 \$19.09	\$23.87 \$24.17	\$27.09 \$27.43	29 30
31	\$4.00	\$5.00	\$5.73 \$5.77	\$6.38	\$7.73	\$8.66	\$6.42	\$7.04	\$9.10	\$10.30	\$13.06	\$14.72	\$11.46	\$14.42	\$16.83	\$19.09	\$24.17	\$27.43	31
32	\$4.10	\$5.05	\$5.77 \$5.81	\$6.42	\$7.79	\$8.73	\$6.52	\$8.09	\$9.39	\$10.47	\$13.29	\$15.22	\$11.74	\$14.59	\$17.02	\$19.56	\$24.78	\$28.15	32
33	\$4.13	\$5.08	\$5.85	\$6.47	\$7.84	\$8.81	\$6.62	\$8.21	\$9.54	\$10.82	\$13.51	\$15.48	\$11.88	\$14.76	\$17.24	\$19.79	\$25.09	\$28.51	33
34	\$4.15	\$5.12	\$5.89	\$6.51	\$7.91	\$8.86	\$6.73	\$8.34	\$9.70	\$10.98	\$13.75	\$15.75	\$12.02	\$14.93	\$17.45	\$20.03	\$25.41	\$28.88	34
35	\$4.17	\$5.15	\$5.92	\$6.56	\$7.97	\$8.94	\$6.82	\$8.48	\$9.85	\$11.17	\$13.98	\$16.02	\$12.17	\$15.12	\$17.65	\$20.28	\$25.73	\$29.24	35
36	\$4.21	\$5.21	\$6.00	\$6.64	\$8.08	\$9.07	\$6.94	\$8.63	\$10.05	\$11.40	\$14.28	\$16.35	\$12.32	\$15.31	\$17.89	\$20.56	\$26.09	\$29.66	36
37 38	\$4.26 \$4.29	\$5.27 \$5.33	\$6.07 \$6.16	\$6.74 \$6.82	\$8.19 \$8.29	\$9.20 \$9.32	\$7.06 \$7.20	\$8.79 \$8.96	\$10.25 \$10.44	\$11.62 \$11.85	\$14.56 \$14.88	\$16.70 \$17.03	\$12.48 \$12.66	\$15.53 \$15.74	\$18.13 \$18.38	\$20.84 \$21.13	\$26.46 \$26.83	\$30.08 \$30.51	37 38
39	\$4.23	\$5.39	\$6.24	\$6.91	\$8.40	\$9.44	\$7.35	\$9.14	\$10.44	\$12.09	\$15.18	\$17.03	\$12.83	\$15.74	\$18.62	\$21.42	\$27.21	\$30.93	39
40	\$4.39	\$5.44	\$6.30	\$7.00	\$8.52	\$9.58	\$7.48	\$9.31	\$10.86	\$12.33	\$15.51	\$17.76	\$13.00	\$16.15	\$18.87	\$21.71	\$27.59	\$31.38	40
41	\$4.44	\$5.50	\$6.38	\$7.08	\$8.64	\$9.71	\$7.61	\$9.49	\$11.07	\$12.58	\$15.82	\$18.12	\$13.18	\$16.37	\$19.13	\$22.02	\$27.97	\$31.83	41
42	\$4.47	\$5.57	\$6.45	\$7.16	\$8.75	\$9.84	\$7.74	\$9.69	\$11.29	\$12.84	\$16.15	\$18.50	\$13.34	\$16.60	\$19.39	\$22.31	\$28.36	\$32.28	42
43	\$4.51	\$5.63	\$6.53	\$7.25	\$8.86	\$9.96	\$7.90	\$9.86	\$11.52	\$13.10	\$16.48	\$18.88	\$13.53	\$16.82	\$19.66	\$22.63	\$28.76	\$32.74	43
44 45	\$4.56	\$5.69	\$6.61	\$7.36	\$8.97	\$10.08	\$8.04	\$10.05	\$11.73	\$13.38	\$16.83	\$19.28	\$13.72	\$17.03	\$19.92	\$22.93	\$29.17	\$33.21	44
45 46	\$4.59 \$4.68	\$5.75 \$5.86	\$6.68 \$6.84	\$7.43 \$7.60	\$9.09 \$9.31	\$10.22 \$10.47	\$8.20 \$8.49	\$10.25 \$10.61	\$11.97 \$12.35	\$13.64 \$14.02	\$17.20 \$17.61	\$19.68 \$20.18	\$13.90 \$14.12	\$17.27 \$17.55	\$20.19 \$20.51	\$23.25 \$23.63	\$29.58 \$30.08	\$33.70 \$34.26	45 46
46	\$4.77	\$5.00 \$5.99	\$6.98	\$7.76	\$9.51	\$10.47	\$8.77	\$10.01	\$12.33	\$14.02	\$18.06	\$20.70	\$14.12	\$17.83	\$20.84	\$23.03	\$30.00	\$34.83	46
48	\$4.83	\$6.12	\$7.13	\$7.95	\$9.74	\$10.97	\$9.09	\$11.40	\$13.19	\$14.81	\$18.51	\$21.23	\$14.56	\$18.11	\$21.17	\$24.40	\$31.07	\$35.41	48
49	\$4.92	\$6.23	\$7.28	\$8.12	\$9.96	\$11.21	\$9.40	\$11.79	\$13.62	\$15.24	\$18.99	\$21.77	\$14.79	\$18.39	\$21.52	\$24.80	\$31.59	\$36.00	49
50	\$5.02	\$6.35	\$7.42	\$8.28	\$10.19	\$11.46	\$9.74	\$12.21	\$14.07	\$15.67	\$19.46	\$22.31	\$15.03	\$18.69	\$21.87	\$25.20	\$32.11	\$36.60	50
51	\$5.10	\$6.45	\$7.58	\$8.47	\$10.39	\$11.71	\$10.08	\$12.66	\$14.54	\$16.12	\$19.95	\$22.89	\$15.26	\$18.99	\$22.20	\$25.61	\$32.64	\$37.20	51
52 53	\$5.17 \$5.26	\$6.57 \$6.68	\$7.72 \$7.87	\$8.62 \$8.79	\$10.61 \$10.84	\$11.97 \$12.21	\$10.44 \$10.82	\$13.12 \$13.57	\$15.02 \$15.52	\$16.58 \$17.03	\$20.46 \$20.97	\$23.47 \$24.05	\$15.51 \$15.75	\$19.29 \$19.60	\$22.57 \$22.92	\$26.03 \$26.44	\$33.19 \$33.73	\$37.82 \$38.45	52 53
53 54	\$5.26 \$5.34	\$6.81	\$8.02	\$8.79 \$8.96	\$10.84	\$12.21	\$10.82	\$13.57 \$14.07	\$16.03	\$17.03	\$20.97	\$24.05	\$16.00	\$19.60	\$23.29	\$26.44	\$33.73	\$38.45	53 54
55	\$5.41	\$6.92	\$8.16	\$9.14	\$11.03	\$12.43	\$11.57	\$14.56	\$16.58	\$17.98	\$22.08	\$25.28	\$16.24	\$20.23	\$23.66	\$27.30	\$34.87	\$39.74	55
56	\$5.94	\$7.51	\$8.81	\$9.87	\$12.21	\$13.80	\$12.13	\$15.25	\$17.35	\$18.94	\$23.41	\$26.83	\$16.91	\$21.10	\$24.73	\$28.56	\$36.55	\$41.70	56
57	\$6.47	\$8.10	\$9.43	\$10.60	\$13.17	\$14.89	\$12.71	\$15.98	\$18.16	\$19.95	\$24.84	\$28.46	\$17.61	\$22.02	\$25.83	\$29.88	\$38.30	\$43.72	57
58	\$7.00	\$8.70	\$10.07	\$11.33	\$14.11	\$15.97	\$13.31	\$16.75	\$19.01	\$21.03	\$26.33	\$30.20	\$18.35	\$22.98	\$26.98	\$31.26	\$40.15	\$45.85	58
59 60	\$7.52	\$9.28	\$10.71	\$12.08	\$15.06	\$17.07	\$13.95	\$17.55	\$19.91	\$22.16	\$27.93	\$32.03	\$19.11	\$23.97	\$28.19	\$32.71	\$42.08	\$48.10	59 60
61	\$8.04 \$8.58	\$9.87 \$10.47	\$11.35 \$11.98	\$12.82 \$13.55	\$16.01 \$16.96	\$18.14 \$19.23	\$14.62 \$15.31	\$18.38 \$19.25	\$20.84 \$21.83	\$23.36 \$24.61	\$29.62 \$31.40	\$33.98 \$36.05	\$19.90 \$20.72	\$25.02 \$26.10	\$29.46 \$30.78	\$34.23 \$35.82	\$44.11 \$46.25	\$50.45 \$52.91	61
62	\$9.09	\$11.06	\$12.63	\$14.29	\$17.90	\$20.33	\$16.05	\$20.16	\$22.86	\$25.94	\$33.32	\$38.26	\$21.58	\$27.24	\$32.16	\$37.47	\$48.46	\$55.48	62
63	\$10.05	\$12.23	\$13.96	\$15.80	\$19.82	\$22.51	\$17.22	\$21.57	\$24.61	\$27.97	\$35.85	\$41.12	\$23.15	\$29.17	\$34.42	\$39.99	\$51.55	\$58.94	63
64	\$10.99	\$13.41	\$15.30	\$17.34	\$21.74	\$24.69	\$18.46	\$23.09	\$26.50	\$30.18	\$38.58	\$44.21	\$24.83	\$31.23	\$36.80	\$42.66	\$54.81	\$62.61	64
65	\$11.96	\$14.57	\$16.65	\$18.86	\$23.66	\$26.87	\$19.79	\$24.72	\$28.53	\$32.55	\$41.52	\$47.53	\$26.62	\$33.44	\$39.37	\$45.52	\$58.30	\$66.50	65
66	\$12.90	\$15.75	\$17.99	\$20.39	\$25.59	\$29.06	\$21.21	\$26.44	\$30.70	\$35.11	\$44.69	\$51.10	\$28.55	\$35.80	\$42.09	\$48.56	\$62.01	\$70.66	66
67 68	\$13.87 \$15.74	\$16.91 \$19.25	\$19.33 \$22.04	\$21.92 \$24.94	\$27.50 \$31.22	\$31.24 \$35.40	\$22.73 \$25.02	\$28.32 \$31.23	\$33.04 \$36.47	\$37.90 \$41.68	\$48.10 \$52.65	\$54.92 \$60.00	\$30.64 \$33.38	\$38.34 \$41.86	\$45.01 \$49.22	\$51.80 \$56.40	\$65.94 \$71.42	\$75.07 \$81.15	67 68
69	\$17.61	\$21.59	\$24.75	\$27.95	\$34.91	\$39.57	\$27.54	\$34.43	\$40.24	\$45.82	\$57.63	\$65.57	\$36.41	\$45.71	\$53.81	\$61.42	\$77.35	\$87.73	69
70	\$19.50	\$23.93	\$27.45	\$30.97	\$38.61	\$43.73	\$30.32	\$37.94	\$44.40	\$50.39	\$63.09	\$71.63	\$39.69	\$49.93	\$58.82	\$66.88	\$83.80	\$94.83	70
71	\$21.39	\$26.26	\$30.17	\$33.98	\$42.31	\$47.89	\$33.37	\$41.84	\$48.99	\$55.41	\$69.06	\$78.27	\$43.28	\$54.52	\$64.29	\$72.83	\$90.76	\$102.53	71
72	\$23.27	\$28.60	\$32.88	\$37.01	\$46.01	\$52.06	\$36.73	\$46.11	\$54.06	\$60.95	\$75.58	\$85.51	\$47.16	\$59.53	\$70.29	\$79.31	\$98.33	\$110.85	72
73 74	\$26.64 \$30.03	\$32.94 \$37.27	\$37.98 \$43.10	\$42.61 \$48.23	\$52.74 \$59.47	\$59.57 \$67.10	\$40.70 \$45.07	\$51.23 \$56.92	\$60.21 \$67.05	\$67.68 \$75.17	\$83.61 \$92.48	\$94.42	\$51.79	\$65.60 \$72.28	\$77.65 \$85.77	\$87.37 \$96.24	\$107.87 \$118.33	\$121.43 \$133.01	73 74
74 75	\$30.03 \$33.41	\$37.27 \$41.61	\$43.10 \$48.23	\$48.23 \$53.85	\$59.47 \$66.22	\$67.10 \$74.62	\$45.07 \$49.90	\$56.92 \$63.25	\$67.05 \$74.67	\$75.17 \$83.48	\$92.48 \$102.30	\$104.27 \$115.14	\$56.86 \$62.42	\$72.28 \$79.66	\$85.77 \$94.75	\$96.24 \$105.99	\$118.33 \$129.80	\$133.01 \$145.72	74 75
76	\$36.79	\$45.93	\$53.35	\$59.46	\$72.96	\$82.14	\$55.27	\$70.28	\$83.15	\$92.70	\$113.16	\$127.16	\$68.53	\$87.78	\$104.65	\$116.75	\$142.40	\$159.61	76
77	\$40.17	\$50.26	\$58.47	\$65.09	\$79.69	\$89.66	\$61.20	\$78.09	\$92.60	\$102.95	\$125.17	\$140.44	\$75.24	\$96.73	\$115.61	\$128.60	\$156.22	\$174.83	77
78	\$43.29	\$54.27	\$63.24	\$70.37	\$86.04	\$96.68	\$65.05	\$83.15	\$98.75	\$109.70	\$133.17	\$149.19	\$79.43	\$102.32	\$122.48	\$136.16	\$165.13	\$184.55	78
79	\$46.42	\$58.27	\$68.01	\$75.63	\$92.36	\$103.70	\$69.16	\$88.53	\$105.30	\$116.88	\$141.67	\$158.48	\$83.83	\$108.23	\$129.76	\$144.16	\$174.57	\$194.82	79
80	\$49.53	\$62.27	\$72.78	\$80.91	\$98.71	\$110.71	\$73.51	\$94.27	\$112.28	\$124.55	\$150.69	\$168.35	\$88.49	\$114.49	\$137.48	\$152.64	\$184.54	\$205.68	80
81 82	\$52.67 \$55.77	\$66.27 \$70.28	\$77.56 \$82.34	\$86.18 \$91.46	\$105.05 \$111.38	\$117.72 \$124.75	\$78.14 \$83.06	\$100.38 \$106.88	\$119.74 \$127.67	\$132.71 \$141.40	\$160.31 \$170.55	\$178.85 \$189.98	\$93.41 \$98.59	\$121.11 \$128.12	\$145.66 \$154.31	\$161.61 \$171.10	\$195.09 \$206.23	\$217.12 \$229.20	81 82
82 83	\$55.77 \$59.87	\$70.28 \$75.58	\$82.34 \$88.68	\$91.46 \$98.51	\$111.38 \$119.89	\$124.75 \$134.18	\$83.06 \$88.29	\$106.88 \$113.75	\$127.67 \$136.03	\$141.40 \$150.61	\$170.55 \$181.51	\$189.98	\$98.59 \$104.29	\$128.12 \$135.74	\$154.31 \$163.71	\$171.10 \$181.44	\$206.23 \$218.51	\$229.20 \$242.65	82
84	\$63.98	\$80.89	\$95.03	\$105.56	\$128.41	\$143.60	\$93.85	\$121.06	\$144.94	\$160.42	\$193.17	\$214.76	\$110.34	\$143.81	\$173.64	\$192.41	\$231.54	\$256.90	84
85	\$68.07	\$86.18	\$101.39	\$112.62	\$136.91	\$153.02	\$99.76	\$128.85	\$154.46	\$170.88	\$205.59	\$228.35	\$116.73	\$152.37	\$184.20	\$204.04	\$245.34	\$271.98	85
86	\$72.17	\$91.48	\$107.74	\$119.67	\$145.43	\$162.46	\$106.03	\$137.13	\$164.57	\$182.00	\$218.78	\$242.79	\$123.48	\$161.43	\$195.39	\$216.38	\$259.97	\$287.95	86
87	\$76.28	\$96.78	\$114.09	\$126.72	\$153.94	\$171.89	\$112.72	\$145.97	\$175.36	\$193.88	\$232.81	\$258.13	\$130.63	\$171.03	\$207.27	\$229.48	\$275.46	\$304.83	87
88	\$80.14	\$101.66	\$119.89	\$133.19	\$161.90	\$180.77	\$117.65	\$152.30	\$183.02	\$202.36	\$243.08	\$269.52	\$135.85	\$177.85	\$215.59 \$224.25	\$238.72 \$248.33	\$286.71	\$317.31	88
89 90	\$84.01 \$87.88	\$106.53 \$111.40	\$125.68 \$131.48	\$139.65 \$146.13	\$169.85 \$177.78	\$189.67 \$198.55	\$122.79 \$128.17	\$158.91 \$165.80	\$191.01 \$199.34	\$211.19 \$220.42	\$253.82 \$265.00	\$281.41 \$293.83	\$141.28 \$146.93	\$184.92 \$192.29	\$224.25 \$233.25	\$248.33 \$258.32	\$298.40 \$310.58	\$330.30 \$343.82	89 90
90	\$87.88 \$91.75	\$111.40 \$116.27	\$131.48 \$137.28	\$146.13 \$152.58	\$177.78 \$185.74	\$198.55	\$128.17 \$133.79	\$165.80 \$173.00	\$199.34 \$208.05	\$220.42 \$230.08	\$265.00	\$293.83	\$146.93 \$152.80	\$192.29 \$199.94	\$233.25 \$242.61	\$258.32 \$268.73	\$310.58 \$323.25	\$343.82 \$357.90	90
92	\$95.62	\$121.14	\$143.07	\$159.07	\$193.67	\$216.32	\$139.64	\$180.49	\$217.10	\$240.12	\$288.87	\$320.33	\$158.92	\$207.92	\$252.34	\$279.56	\$336.44	\$372.55	92
93	\$98.22	\$124.32	\$146.79	\$163.25	\$198.85	\$222.07	\$142.92	\$184.52	\$221.90	\$245.45	\$295.33	\$327.40	\$162.14	\$211.90	\$257.13	\$284.92	\$343.01	\$379.71	93
94	\$100.80	\$127.49	\$150.52	\$167.41	\$204.01	\$227.80	\$146.27	\$188.62	\$226.78	\$250.90	\$301.92	\$334.65	\$165.41	\$215.98	\$262.02	\$290.39	\$349.69	\$387.01	94
95	\$103.39	\$130.66	\$154.24	\$171.58	\$209.18	\$233.55	\$149.70	\$192.83	\$231.79	\$256.44	\$308.67	\$342.04	\$168.75	\$220.14	\$267.01	\$295.96	\$356.54	\$394.45	95
96	\$105.97	\$133.83	\$157.96	\$175.75	\$214.34	\$239.29	\$153.20	\$197.12	\$236.89	\$262.12	\$315.56	\$349.61	\$172.15	\$224.37	\$272.08	\$301.65	\$363.49	\$402.04	96
97 98	\$108.56 \$111.14	\$137.01 \$140.17	\$161.69 \$165.41	\$179.92 \$184.10	\$219.51 \$224.66	\$245.01 \$250.77	\$156.81 \$160.49	\$201.53 \$206.01	\$242.09 \$247.43	\$267.93 \$273.86	\$322.61 \$329.83	\$357.36 \$365.27	\$175.63 \$179.17	\$228.67 \$233.07	\$277.25 \$282.52	\$307.45 \$313.36	\$370.58 \$377.82	\$409.78 \$417.68	97 98
	\$111.14	\$140.17	\$169.13	\$184.10	\$224.00	\$250.77	\$160.49	\$206.01	\$247.43	\$279.93	\$329.83	\$373.36	\$179.17	\$233.07	\$282.52	\$313.36	\$385.17	\$417.68	98
99																			

				Qua	rterly Premi	um per \$30	0 Monthly Be	nefit Amoun	t After 1.75%	6 Phase 3 I	ncrease (Re	esulting in 23.	12% Cumul	ative Increas	se)				
Issue		F	uture Purch	ase Option		1		omprehensi Aut	o 3% Comp			1		Aut	to 5% Comp	ound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$11.62 \$11.70	\$14.22 \$14.30	\$16.25 \$16.36	\$17.95 \$18.06	\$21.68 \$21.87	\$24.29 \$24.47	\$17.26 \$17.52	\$21.33 \$21.64	\$24.73 \$25.11	\$27.87 \$28.34	\$34.69 \$35.26	\$39.74 \$40.43	\$31.81 \$32.18	\$39.50 \$39.97	\$46.08 \$46.63	\$52.79 \$53.42	\$66.74 \$67.58	\$75.66 \$76.63	25 26
27	\$11.77	\$14.41	\$16.51	\$18.21	\$22.04	\$24.69	\$17.78	\$21.98	\$25.52	\$28.81	\$35.88	\$41.12	\$32.54	\$40.43	\$47.16	\$54.07	\$68.46	\$77.59	27
28	\$11.79	\$14.48	\$16.61	\$18.36	\$22.23	\$24.87	\$18.02	\$22.33	\$25.93	\$29.28	\$36.49	\$41.82	\$32.94	\$40.89	\$47.75	\$54.73	\$69.31	\$78.63	28
29 30	\$11.86 \$11.95	\$14.59 \$14.66	\$16.72 \$16.83	\$18.49 \$18.60	\$22.37 \$22.56	\$25.08 \$25.26	\$18.33 \$18.60	\$22.69 \$23.06	\$26.31 \$26.75	\$29.76 \$30.26	\$37.11 \$37.75	\$42.54 \$43.24	\$33.34 \$33.73	\$41.37 \$41.88	\$48.33 \$48.90	\$55.41 \$56.10	\$70.19 \$71.05	\$79.64 \$80.65	29 30
31	\$12.02	\$14.77	\$16.94	\$18.75	\$22.73	\$25.49	\$18.91	\$23.41	\$27.19	\$30.20	\$38.40	\$43.24	\$34.13	\$42.39	\$49.48	\$56.79	\$71.03	\$81.71	31
32	\$12.06	\$14.85	\$17.09	\$18.91	\$22.91	\$25.65	\$19.18	\$23.79	\$27.61	\$31.27	\$39.05	\$44.74	\$34.54	\$42.89	\$50.06	\$57.49	\$72.86	\$82.74	32
33 34	\$12.13 \$12.20	\$14.95 \$15.02	\$17.21 \$17.31	\$19.01 \$19.15	\$23.06 \$23.24	\$25.88 \$26.07	\$19.47 \$19.77	\$24.15 \$24.50	\$28.06 \$28.49	\$31.78 \$32.28	\$39.71 \$40.39	\$45.51 \$46.30	\$34.93 \$35.33	\$43.41 \$43.91	\$50.68 \$51.29	\$58.18 \$58.88	\$73.77 \$74.72	\$83.80 \$84.87	33 34
35	\$12.28	\$15.02	\$17.31	\$19.13	\$23.41	\$26.07	\$20.05	\$24.91	\$28.96	\$32.83	\$41.09	\$47.10	\$35.78	\$44.44	\$51.29	\$59.62	\$75.66	\$85.97	35
36	\$12.38	\$15.31	\$17.63	\$19.56	\$23.75	\$26.64	\$20.41	\$25.38	\$29.54	\$33.49	\$41.95	\$48.06	\$36.23	\$45.02	\$52.59	\$60.45	\$76.70	\$87.19	36
37 38	\$12.53 \$12.64	\$15.49 \$15.67	\$17.88 \$18.10	\$19.80 \$20.05	\$24.07 \$24.40	\$27.05 \$27.41	\$20.79 \$21.17	\$25.84 \$26.34	\$30.12 \$30.69	\$34.17 \$34.85	\$42.83 \$43.73	\$49.09 \$50.10	\$36.70 \$37.20	\$45.65 \$46.26	\$53.32 \$54.04	\$61.28 \$62.12	\$77.79 \$78.88	\$88.42 \$89.69	37 38
39	\$12.78	\$15.86	\$18.33	\$20.00	\$24.73	\$27.77	\$21.17	\$26.85	\$31.31	\$35.55	\$44.64	\$51.14	\$37.71	\$46.88	\$54.76	\$62.99	\$80.00	\$90.96	39
40	\$12.89	\$16.00	\$18.54	\$20.56	\$25.04	\$28.16	\$21.98	\$27.37	\$31.92	\$36.27	\$45.56	\$52.19	\$38.24	\$47.49	\$55.49	\$63.86	\$81.13	\$92.26	40
41 42	\$13.02	\$16.18	\$18.75	\$20.82	\$25.41	\$28.53	\$22.37	\$27.91	\$32.54	\$37.01	\$46.52	\$53.29	\$38.74	\$48.14	\$56.26	\$64.72	\$82.24	\$93.57	41
42	\$13.14 \$13.25	\$16.36 \$16.54	\$18.98 \$19.22	\$21.06 \$21.33	\$25.73 \$26.07	\$28.92 \$29.28	\$22.76 \$23.21	\$28.45 \$29.00	\$33.20 \$33.84	\$37.75 \$38.51	\$47.49 \$48.47	\$54.41 \$55.52	\$39.24 \$39.77	\$48.79 \$49.45	\$57.01 \$57.76	\$65.62 \$66.52	\$83.39 \$84.56	\$94.91 \$96.25	42 43
44	\$13.40	\$16.72	\$19.44	\$21.61	\$26.38	\$29.65	\$23.64	\$29.54	\$34.49	\$39.31	\$49.48	\$56.67	\$40.32	\$50.10	\$58.57	\$67.44	\$85.75	\$97.62	44
45 46	\$13.51 \$13.76	\$16.90 \$17.23	\$19.66 \$20.10	\$21.87 \$22.33	\$26.72 \$27.37	\$30.04 \$30.77	\$24.10 \$24.95	\$30.12 \$31.20	\$35.19 \$36.35	\$40.11 \$41.23	\$50.52 \$51.80	\$57.84 \$59.33	\$40.86 \$41.51	\$50.79 \$51.59	\$59.36 \$60.31	\$68.35 \$69.46	\$86.99 \$88.42	\$99.07 \$100.73	45 46
46 47	\$13.76 \$14.01	\$17.23 \$17.59	\$20.10 \$20.52	\$22.33 \$22.84	\$27.37 \$27.98	\$30.77	\$24.95 \$25.81	\$31.20 \$32.33	\$36.35 \$37.54	\$41.23 \$42.39	\$51.80 \$53.09	\$59.33 \$60.85	\$41.51 \$42.18	\$51.59 \$52.41	\$60.31 \$61.28	\$69.46	\$88.42 \$89.88	\$100.73 \$102.40	46 47
48	\$14.22	\$17.95	\$20.95	\$23.35	\$28.64	\$32.25	\$26.72	\$33.49	\$38.77	\$43.58	\$54.44	\$62.41	\$42.83	\$53.26	\$62.26	\$71.74	\$91.36	\$104.10	48
49 50	\$14.48 \$14.74	\$18.28 \$18.64	\$21.40 \$21.83	\$23.85 \$24.37	\$29.28 \$29.92	\$32.98 \$33.70	\$27.66 \$28.64	\$34.69 \$35.91	\$40.04 \$41.37	\$44.81 \$46.08	\$55.81 \$57.22	\$64.00 \$65.62	\$43.51 \$44.20	\$54.07 \$54.95	\$63.27 \$64.28	\$72.89 \$74.09	\$92.88 \$94.41	\$105.85 \$107.62	49 50
51	\$14.74 \$14.99	\$18.64	\$21.83	\$24.37 \$24.87	\$29.92 \$30.55	\$33.70	\$28.64	\$37.20	\$42.75	\$46.08	\$57.22 \$58.68	\$67.29	\$44.20 \$44.89	\$54.95 \$55.81	\$65.29	\$74.09	\$94.41	\$107.62	50 51
52	\$15.21	\$19.33	\$22.69	\$25.34	\$31.20	\$35.19	\$30.69	\$38.54	\$44.17	\$48.72	\$60.16	\$68.99	\$45.56	\$56.73	\$66.35	\$76.53	\$97.55	\$111.20	52
53 54	\$15.46 \$15.71	\$19.66 \$20.02	\$23.14 \$23.57	\$25.84 \$26.34	\$31.86 \$32.47	\$35.91 \$36.63	\$31.78 \$32.90	\$39.93 \$41.37	\$45.59 \$47.13	\$50.10 \$51.51	\$61.68 \$63.24	\$70.74 \$72.54	\$46.30 \$47.02	\$57.62 \$58.53	\$67.39 \$68.48	\$77.76 \$79.02	\$99.19 \$100.81	\$113.04 \$114.94	53 54
54 55	\$15.71	\$20.02	\$23.57 \$23.99	\$26.85	\$32.47 \$33.12	\$30.03	\$32.90 \$34.03	\$42.83	\$47.13 \$48.72	\$52.84	\$64.93	\$72.54 \$74.35	\$47.02 \$47.75	\$59.46	\$69.58	\$80.25	\$100.81	\$116.84	54 55
56	\$17.48	\$22.07	\$25.88	\$29.03	\$35.91	\$40.59	\$35.66	\$44.85	\$51.00	\$55.67	\$68.84	\$78.88	\$49.74	\$62.04	\$72.68	\$83.97	\$107.44	\$122.57	56
57	\$19.01	\$23.83	\$27.73	\$31.16	\$38.70	\$43.75	\$37.35	\$46.99	\$53.40	\$58.68	\$73.01	\$83.69	\$51.80	\$64.72	\$75.95	\$87.85	\$112.61	\$128.53	57
58 59	\$20.56 \$22.12	\$25.56 \$27.30	\$29.62 \$31.49	\$33.34 \$35.50	\$41.48 \$44.28	\$46.94 \$50.17	\$39.13 \$41.01	\$49.23 \$51.59	\$55.88 \$58.53	\$61.82 \$65.15	\$77.43 \$82.10	\$88.79 \$94.19	\$53.94 \$56.18	\$67.55 \$70.47	\$79.33 \$82.90	\$91.91 \$96.17	\$118.04 \$123.72	\$134.80 \$141.38	58 59
60	\$23.64	\$29.03	\$33.37	\$37.69	\$47.05	\$53.36	\$42.97	\$54.04	\$61.28	\$68.67	\$87.06	\$99.90	\$58.50	\$73.54	\$86.62	\$100.62	\$129.69	\$148.30	60
61 62	\$25.19	\$30.77	\$35.23 \$37.11	\$39.86	\$49.84	\$56.53 \$59.76	\$45.02 \$47.20	\$56.61	\$64.17 \$67.23	\$72.36 \$76.23	\$92.31 \$97.95	\$105.98 \$112.47	\$60.92	\$76.74	\$90.50 \$94.58	\$105.29 \$110.17	\$135.96 \$142.47	\$155.54	61 62
63	\$26.72 \$29.54	\$32.50 \$35.97	\$41.05	\$41.98 \$46.48	\$52.64 \$58.27	\$66.16	\$50.60	\$59.25 \$63.42	\$72.36	\$82.24	\$105.40	\$112.47	\$63.45 \$68.05	\$80.11 \$85.75	\$101.17	\$117.56	\$151.53	\$163.11 \$173.27	63
64	\$32.33	\$39.42	\$44.98	\$50.97	\$63.92	\$72.59	\$54.26	\$67.87	\$77.90	\$88.73	\$113.44	\$129.99	\$72.98	\$91.80	\$108.20	\$125.43	\$161.15	\$184.07	64
65 66	\$35.15 \$37.93	\$42.86 \$46.30	\$48.94 \$52.89	\$55.44 \$59.95	\$69.58 \$75.21	\$79.02 \$85.42	\$58.18 \$62.37	\$72.65 \$77.76	\$83.86 \$90.27	\$95.70 \$103.24	\$122.10 \$131.39	\$139.71 \$150.21	\$78.26 \$83.94	\$98.27 \$105.23	\$115.72 \$123.76	\$133.82 \$142.77	\$171.39 \$182.30	\$195.53 \$207.73	65 66
67	\$40.75	\$49.74	\$56.84	\$64.43	\$80.87	\$91.84	\$66.82	\$83.25	\$97.15	\$111.41	\$141.38	\$161.48	\$90.07	\$112.72	\$132.34	\$152.29	\$193.87	\$220.70	67
68	\$46.26	\$56.61	\$64.79	\$73.30	\$91.76	\$104.07	\$73.54	\$91.80	\$107.21	\$122.53	\$154.77	\$176.42	\$98.16	\$123.08	\$144.68	\$165.82	\$209.98	\$238.58	68
69 70	\$51.80 \$57.34	\$63.49 \$70.37	\$72.75 \$80.72	\$82.16 \$91.03	\$102.63 \$113.51	\$116.33 \$128.57	\$80.98 \$89.15	\$101.20 \$111.56	\$118.29 \$130.52	\$134.73 \$148.15	\$169.43 \$185.48	\$192.76 \$210.60	\$107.03 \$116.71	\$134.40 \$146.77	\$158.18 \$172.90	\$180.56 \$196.62	\$227.42 \$246.36	\$257.91 \$278.83	69 70
71	\$62.88	\$77.21	\$88.68	\$99.90	\$124.37	\$140.81	\$98.13	\$123.00	\$144.03	\$162.92	\$203.02	\$230.11	\$127.23	\$160.28	\$189.02	\$214.10	\$266.84	\$301.43	71
72	\$68.42	\$84.09	\$96.65	\$108.78	\$135.28	\$153.03	\$108.01	\$135.55	\$158.94	\$179.17	\$222.21	\$251.38	\$138.66	\$175.02	\$206.63	\$233.17	\$289.07	\$325.92	72
73 74	\$78.33 \$88.29	\$96.84 \$109.56	\$111.67 \$126.72	\$125.27 \$141.79	\$155.08 \$174.86	\$175.16 \$197.27	\$119.64 \$132.48	\$150.61 \$167.34	\$177.01 \$197.12	\$198.97 \$220.98	\$245.82 \$271.91	\$277.59 \$306.55	\$152.25 \$167.17	\$192.85 \$212.52	\$228.26 \$252.15	\$256.85 \$282.92	\$317.11 \$347.88	\$357.01 \$391.07	73 74
75	\$98.24	\$122.30	\$141.79	\$158.33	\$194.66	\$219.38	\$146.71	\$185.94	\$219.53	\$245.41	\$300.75	\$338.52	\$183.53	\$234.19	\$278.53	\$311.61	\$381.62	\$428.40	75
76	\$108.16	\$135.05	\$156.84	\$174.83	\$214.49	\$241.51	\$162.49	\$206.61	\$244.47	\$272.56	\$332.68	\$373.83	\$201.47	\$258.08	\$307.67	\$343.25	\$418.64	\$469.25	76
77 78	\$118.10 \$127.27	\$147.78 \$159.56	\$171.90 \$185.91	\$191.34 \$206.86	\$234.30 \$252.95	\$263.61 \$284.26	\$179.94 \$191.27	\$229.59 \$244.47	\$272.28 \$290.33	\$302.67 \$322.52	\$368.01 \$391.50	\$412.86 \$438.59	\$221.24 \$233.51	\$284.40 \$300.82	\$339.90 \$360.08	\$378.07 \$400.28	\$459.26 \$485.50	\$513.99 \$542.59	77 78
79	\$136.46	\$171.33	\$199.96	\$222.35	\$271.55	\$304.88	\$203.32	\$260.30	\$309.59	\$343.64	\$416.48	\$465.92	\$246.46	\$318.21	\$381.52	\$423.82	\$513.24	\$572.78	79
80	\$145.62	\$183.09	\$213.99	\$237.88	\$290.19	\$325.51	\$216.14	\$277.16	\$330.11	\$366.17	\$443.06	\$494.95	\$260.14	\$336.59	\$404.20	\$448.73	\$542.56	\$604.66	80
81 82	\$154.80 \$163.97	\$194.85 \$206.61	\$228.03 \$242.05	\$253.38 \$268.90	\$308.82 \$327.44	\$346.10 \$366.75	\$229.74 \$244.18	\$295.12 \$314.21	\$352.01 \$375.33	\$390.16 \$415.72	\$471.32 \$501.43	\$525.79 \$558.55	\$274.58 \$289.83	\$356.06 \$376.66	\$428.24 \$453.69	\$475.11 \$503.02	\$573.52 \$606.30	\$638.33 \$673.83	81 82
83	\$176.03	\$222.21	\$260.73	\$289.65	\$352.48	\$394.46	\$259.56	\$334.42	\$399.93	\$442.80	\$533.64	\$593.88	\$306.63	\$399.07	\$481.27	\$533.43	\$642.42	\$713.39	83
84	\$188.07	\$237.82	\$279.40	\$310.36 \$331.08	\$377.52	\$422.19 \$449.89	\$275.93	\$355.92	\$426.14 \$454.08	\$471.64	\$567.93	\$631.41	\$324.39	\$422.81 \$447.96	\$510.52	\$565.68	\$680.72	\$755.28	84
85 86	\$200.13 \$212.18	\$253.38 \$268.98	\$298.08 \$316.76	\$331.08 \$351.84	\$402.55 \$427.58	\$449.89 \$477.60	\$293.30 \$311.75	\$378.79 \$403.16	\$454.08 \$483.84	\$502.36 \$535.09	\$604.41 \$643.21	\$671.34 \$713.81	\$343.17 \$363.05	\$447.96 \$474.60	\$541.53 \$574.44	\$599.90 \$636.16	\$721.29 \$764.30	\$799.62 \$846.57	85 86
87	\$224.23	\$284.53	\$335.44	\$372.57	\$452.60	\$505.34	\$331.39	\$429.15	\$515.54	\$570.02	\$684.48	\$758.89	\$384.04	\$502.84	\$609.38	\$674.67	\$809.87	\$896.18	87
88	\$235.60	\$298.88	\$352.48	\$391.58	\$475.99	\$531.48	\$345.91	\$447.76	\$538.05	\$594.92	\$714.66	\$792.39	\$399.39	\$522.86	\$633.83	\$701.81	\$842.91	\$932.89	88
89 90	\$247.01 \$258.38	\$313.21 \$327.50	\$369.49 \$386.55	\$410.57 \$429.63	\$499.33 \$522.68	\$557.61 \$583.73	\$361.03 \$376.84	\$467.20 \$487.45	\$561.55 \$586.06	\$620.92 \$648.07	\$746.19 \$779.10	\$827.35 \$863.87	\$415.36 \$431.98	\$543.68 \$565.32	\$659.28 \$685.74	\$730.09 \$759.48	\$877.30 \$913.08	\$971.07 \$1,010.82	89 90
91	\$269.74	\$341.84	\$403.59	\$448.62	\$546.06	\$609.84	\$393.35	\$508.60	\$611.65	\$676.40	\$813.45	\$901.98	\$449.24	\$587.84	\$713.26	\$790.06	\$950.35	\$1,052.20	91
92	\$281.15	\$356.18	\$420.64	\$467.66	\$569.40	\$635.98	\$410.54	\$530.64	\$638.29	\$705.98	\$849.28	\$941.76	\$467.24	\$611.25	\$741.85	\$821.89		\$1,095.27	92
93 94	\$288.74 \$296.35	\$365.48 \$374.82	\$431.57 \$442.51	\$479.92 \$492.16	\$584.60 \$599.79	\$652.88 \$669.75	\$420.18 \$430.02	\$542.48 \$554.57	\$652.38 \$666.75	\$721.61 \$737.61	\$868.24 \$887.66	\$962.57 \$983.85	\$476.68 \$486.30	\$623.01 \$634.99	\$755.96 \$770.34	\$837.66 \$853.73	\$1,008.43 \$1,028.13		93 94
95	\$303.95	\$384.15	\$453.47	\$504.44	\$614.99	\$686.62	\$440.11	\$566.91	\$681.43	\$753.94	\$907.49	\$1,005.62	\$496.12	\$647.19	\$785.00	\$870.14	\$1,028.13	\$1,159.72	95
96	\$311.56	\$393.46	\$464.40	\$516.72	\$630.14	\$703.48	\$450.43	\$579.54	\$696.47	\$770.62		\$1,027.83	\$506.14	\$659.66	\$799.91	\$886.85	\$1,068.67		96
97 98	\$319.14 \$326.74	\$402.80 \$412.10	\$475.37 \$486.30	\$528.98 \$541.25	\$645.35 \$660.51	\$720.35 \$737.25	\$461.00 \$471.82	\$592.46 \$605.69	\$711.76 \$727.40	\$787.71 \$805.16		\$1,050.61 \$1,073.88	\$516.34 \$526.78	\$672.32 \$685.24	\$815.12 \$830.60	\$903.91 \$921.28	\$1,089.51 \$1,110.76		97 98
99	\$334.35	\$421.43	\$497.24	\$553.51	\$675.71	\$754.12	\$482.91	\$619.18	\$743.38	\$823.00		\$1,073.66	\$537.41	\$698.41	\$846.39		\$1,110.76		99
100+	\$341.94	\$430.78	\$508.21	\$565.79	\$690.89	\$770.98	\$494.23	\$632.97	\$759.71	\$841.25	\$1,013.54	\$1,121.98	\$548.27	\$711.84	\$862.45		\$1,154.49		100+

				Aı	nnual Premi	um per \$300	Monthly Be			% Phase 3 Ir y EP - 100%			12% Cumula	ative Increas	e)				
Issue			Future Purcl	hase Option			'			pound Inflati		;		Aı	uto 5% Com	pound Inflati	on		Iss
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Αç
25	\$43.63	\$53.42	\$61.03	\$67.42	\$81.41	\$91.21	\$64.84	\$80.06	\$92.83		\$130.21	\$149.24	\$119.46	\$148.30	\$173.03	\$198.18	\$250.64	\$284.08	2
26 27	\$43.91 \$44.18	\$53.69 \$54.09	\$61.44 \$61.98	\$67.83 \$68.37	\$82.10 \$82.77	\$91.88 \$92.69	\$65.78 \$66.74	\$81.28 \$82.50	\$94.33 \$95.82	\$106.42 \$108.20	\$132.39 \$134.71	\$151.83 \$154.41	\$120.85 \$122.20	\$150.06 \$151.83	\$175.07 \$177.11	\$200.63 \$203.06	\$253.76 \$257.04	\$287.75 \$291.42	2
28	\$44.31	\$54.38	\$62.38	\$68.92	\$83.47	\$93.37	\$67.69	\$83.86	\$97.33	\$100.20	\$137.01	\$156.99	\$123.69	\$153.59	\$179.28	\$205.50	\$260.30	\$295.23	2
29	\$44.58	\$54.77	\$62.79	\$69.45	\$84.00	\$94.20	\$68.78	\$85.22	\$98.82	\$111.73	\$139.33	\$159.71	\$125.19	\$155.36	\$181.45	\$208.09	\$263.56	\$299.03	2
30	\$44.85	\$55.05	\$63.21	\$69.87	\$84.69	\$94.88	\$69.87	\$86.58	\$100.46	\$113.62	\$141.78	\$162.42	\$126.68	\$157.25	\$183.64	\$210.67	\$266.82	\$302.84	3
31	\$45.13	\$55.44	\$63.61	\$70.41	\$85.36	\$95.69	\$70.95	\$87.94	\$102.08	\$115.53	\$144.20	\$165.15	\$128.17	\$159.17	\$185.81	\$213.26	\$270.22	\$306.78	3
32	\$45.26	\$55.73	\$64.15	\$70.95	\$86.04	\$96.37	\$72.04	\$89.30	\$103.71	\$117.44	\$146.65	\$168.00	\$129.67	\$161.06	\$187.98	\$215.85	\$273.62	\$310.71	3
33	\$45.53	\$56.15	\$64.56	\$71.37	\$86.58	\$97.18	\$73.13	\$90.66	\$105.34	\$119.33	\$149.10	\$170.86	\$131.17	\$162.97	\$190.29	\$218.43	\$277.01	\$314.66	3
34 35	\$45.80 \$46.08	\$56.41 \$56.83	\$64.98 \$65.37	\$71.90 \$72.44	\$87.27 \$87.94	\$97.86 \$98.69	\$74.22 \$75.31	\$92.01 \$93.53	\$106.97 \$108.74	\$121.25 \$123.27	\$151.69 \$154.26	\$173.84 \$176.83	\$132.66 \$134.30	\$164.88 \$166.91	\$192.60 \$194.90	\$221.14 \$223.86	\$280.56 \$284.08	\$318.74 \$322.81	3
36	\$46.49	\$57.50	\$66.19	\$73.40	\$89.16	\$100.04	\$76.67	\$95.28	\$110.92	\$125.72	\$157.54	\$180.50	\$136.06	\$169.09	\$197.50	\$226.99	\$288.01	\$327.44	3
37	\$47.03	\$58.18	\$67.14	\$74.35	\$90.39	\$101.54	\$78.02	\$97.05	\$113.08	\$128.31	\$160.80	\$184.31	\$137.84	\$171.39	\$200.21	\$230.12	\$292.10	\$332.06	3
38	\$47.44	\$58.85	\$67.96	\$75.31	\$91.62	\$102.89	\$79.51	\$98.95	\$115.26	\$130.90	\$164.19	\$188.12	\$139.72	\$173.71	\$202.93	\$233.25	\$296.17	\$336.81	3
39	\$47.99	\$59.54	\$68.78	\$76.24	\$92.83	\$104.26	\$81.01	\$100.85	\$117.58	\$133.48	\$167.58	\$192.06	\$141.63	\$176.03	\$205.65	\$236.51	\$300.39	\$341.57	3
40	\$48.38	\$60.08	\$69.59	\$77.21	\$94.06	\$105.75	\$82.50	\$102.76	\$119.88	\$136.19	\$171.12	\$196.00	\$143.53	\$178.32	\$208.36	\$239.77	\$304.61	\$346.47	4
41	\$48.92 \$49.35	\$60.77	\$70.41	\$78.15	\$95.42 \$96.63	\$107.11	\$84.00	\$104.79	\$122.20	\$138.91 \$141.78	\$174.66 \$178.32	\$200.08	\$145.43 \$147.33	\$180.77	\$211.22	\$243.03	\$308.81	\$351.35	4
42 43	\$49.35 \$49.76	\$61.44 \$62.12	\$71.23 \$72.17	\$79.11 \$80.06	\$96.63	\$108.60 \$109.95	\$85.49 \$87.14	\$106.84 \$108.87	\$124.64 \$127.08	\$141.78 \$144.63	\$178.32 \$182.00	\$204.28 \$208.51	\$147.33 \$149.38	\$183.22 \$185.67	\$214.08 \$216.93	\$246.44 \$249.83	\$313.17 \$317.51	\$356.39 \$361.42	4
44	\$50.30	\$62.79	\$72.17	\$81.15	\$99.08	\$111.32	\$88.76	\$110.92	\$127.00	\$144.63	\$185.81	\$212.86	\$151.42	\$188.12	\$219.93	\$253.24	\$322.00	\$366.58	4
45	\$50.70	\$63.48	\$73.82	\$82.10	\$100.32	\$112.81	\$90.53	\$113.08	\$132.11	\$150.60	\$189.74	\$217.21	\$153.45	\$190.70	\$222.92	\$256.62	\$326.62	\$372.02	4
46	\$51.66	\$64.70	\$75.44	\$83.86	\$102.76	\$115.53	\$93.66	\$117.17	\$136.46	\$154.82	\$194.51	\$222.79	\$155.90	\$193.69	\$226.44	\$260.85	\$332.06	\$378.27	4
47	\$52.59	\$66.06	\$77.08	\$85.77	\$105.07	\$118.26	\$96.92	\$121.39	\$140.94	\$159.17	\$199.41	\$228.48	\$158.35	\$196.83	\$230.12	\$265.05	\$337.48	\$384.52	4
48	\$53.42	\$67.42	\$78.69	\$87.67	\$107.52	\$121.11	\$100.32	\$125.72	\$145.57	\$163.64	\$204.42	\$234.33	\$160.80	\$199.94	\$233.79	\$269.39	\$343.07	\$390.91	4
49 50	\$54.38 \$55.31	\$68.64 \$70.01	\$80.34 \$81.96	\$89.57 \$91.47	\$109.95 \$112.40	\$123.82 \$126.55	\$103.86 \$107.52	\$130.21 \$134.84	\$150.33 \$155.36	\$168.28 \$173.03	\$209.59 \$214.89	\$240.31 \$246.44	\$163.38 \$165.96	\$203.06 \$206.34	\$237.60 \$241.40	\$273.76 \$278.24	\$348.78 \$354.48	\$397.44 \$404.09	4
50 51	\$55.31 \$56.28	\$70.01	\$83.60	\$93.37	\$112.40	\$120.55	\$107.52	\$134.84	\$160.52	\$173.03	\$214.89	\$246.44	\$168.55	\$209.59	\$241.40	\$278.24	\$354.48	\$404.09	5
52	\$57.09	\$72.59	\$85.22	\$95.15	\$117.17	\$132.11	\$115.26	\$144.76	\$165.83	\$182.96	\$225.90	\$259.07	\$171.12	\$212.99	\$249.15	\$287.34	\$366.31	\$417.56	5
53	\$58.04	\$73.82	\$86.86	\$97.05	\$119.62	\$134.84	\$119.33	\$149.93	\$171.26	\$188.12	\$231.60	\$265.59	\$173.84	\$216.39	\$253.08	\$291.96	\$372.44	\$424.49	5
54	\$58.98	\$75.17	\$88.49	\$98.95	\$121.92	\$137.55	\$123.56	\$155.36	\$176.96	\$193.42	\$237.46	\$272.38	\$176.57	\$219.79	\$257.17	\$296.71	\$378.54	\$431.55	5
55	\$59.81	\$76.37	\$90.12	\$100.85	\$124.37	\$140.26	\$127.78	\$160.80	\$182.96	\$198.44	\$243.85	\$279.18	\$179.28	\$223.32	\$261.24	\$301.34	\$384.93	\$438.76	
56	\$65.65	\$82.91	\$97.18	\$109.00	\$134.84	\$152.37	\$133.87	\$168.42	\$191.51	\$209.06	\$258.53	\$296.17	\$186.76	\$232.98	\$272.93	\$315.33	\$403.42	\$460.23	
57 58	\$71.37 \$77.21	\$89.43 \$95.95	\$104.12 \$111.18	\$117.03 \$125.19	\$145.30 \$155.77	\$164.33 \$176.29	\$140.26 \$146.93	\$176.42 \$184.85	\$200.48 \$209.87	\$220.34 \$232.15	\$274.17 \$290.75	\$314.24 \$333.41	\$194.51 \$202.53	\$243.03 \$253.63	\$285.16 \$297.94	\$329.87 \$345.11	\$422.85 \$443.23	\$482.65 \$506.17	5
59	\$83.05	\$102.48	\$118.26	\$133.33	\$166.23	\$188.38	\$154.00	\$193.69	\$219.79		\$308.27	\$353.67	\$210.95	\$264.65	\$311.26	\$361.14	\$464.59	\$530.90	5
60	\$88.76	\$109.00	\$125.33	\$141.49	\$176.70	\$200.35	\$161.32	\$202.93	\$230.12		\$326.89	\$375.14	\$219.66	\$276.19	\$325.26	\$377.86	\$487.01	\$556.87	É
61	\$94.60	\$115.53	\$132.25	\$149.65	\$187.16	\$212.30	\$169.09	\$212.59	\$240.98	\$271.71	\$346.60	\$397.98	\$228.75	\$288.17	\$339.80	\$395.40	\$510.52	\$584.06	6
62	\$100.32	\$122.06	\$139.33	\$157.67	\$197.63	\$224.41	\$177.25	\$222.50	\$252.40	\$286.25	\$367.80	\$422.30	\$238.27	\$300.80	\$355.17	\$413.76	\$534.98	\$612.46	6
63	\$110.92	\$135.10	\$154.13	\$174.52	\$218.82	\$248.46	\$190.02	\$238.14	\$271.71	\$308.81	\$395.80	\$453.98	\$255.53	\$322.00	\$379.90	\$441.47	\$568.96	\$650.65	6
64	\$121.39	\$148.03	\$168.96	\$191.37	\$240.05	\$272.53	\$203.74	\$254.85	\$292.50	\$333.15	\$425.98	\$488.10	\$274.02	\$344.70	\$406.28	\$470.97	\$605.13	\$691.16	6
65 66	\$131.98 \$142.45	\$160.93 \$173.84	\$183.77 \$198.58	\$208.22 \$225.08	\$261.24 \$282.45	\$296.71 \$320.77	\$218.43 \$234.19	\$272.79 \$291.96	\$314.94 \$338.99	\$359.38 \$387.66	\$458.47 \$493.40	\$524.65 \$564.08	\$293.86 \$315.20	\$369.03 \$395.12	\$434.55 \$464.72	\$502.51 \$536.08	\$643.58 \$684.50	\$734.25 \$780.07	6
67	\$153.04	\$186.76	\$213.40	\$241.94	\$303.64	\$344.83	\$250.92	\$312.62	\$364.80	\$418.37	\$530.90	\$606.34	\$338.19	\$423.27	\$496.93	\$571.82	\$727.99	\$828.71	6
68	\$173.71	\$212.59	\$243.30	\$275.24	\$344.57	\$390.77	\$276.19	\$344.70	\$402.59	\$460.09	\$581.21	\$662.48	\$368.61	\$462.14	\$543.28	\$622.65	\$788.48	\$895.87	6
69	\$194.51	\$238.40	\$273.20	\$308.55	\$385.34	\$436.85	\$304.06	\$380.05	\$444.20	\$505.90	\$636.25	\$723.79	\$401.92	\$504.68	\$593.99	\$677.99	\$853.99	\$968.45	6
70	\$215.30	\$264.23	\$303.10	\$341.85	\$426.24	\$482.79	\$334.78	\$418.91	\$490.13	\$556.34	\$696.47	\$790.79	\$438.21	\$551.16	\$649.30	\$738.33	\$925.08		7
71 72	\$236.09 \$256.90	\$289.92 \$315.75	\$333.01 \$362.92	\$375.14 \$408.44	\$467.02 \$507.94	\$528.74 \$574.68	\$368.48	\$461.86	\$540.83 \$596.85	\$611.78 \$672.81	\$762.38 \$834.43	\$864.05 \$943.98	\$477.78 \$520.71	\$601.86 \$657.18	\$709.79 \$775.98	\$803.98	\$1,002.02	\$1,131.96	7
73	\$256.90 \$294.14	\$315.75 \$363.59	\$362.92 \$419.31	\$408.44	\$507.94 \$582.29	\$574.68 \$657.73	\$405.59 \$449.23	\$509.03 \$565.57	\$596.85 \$664.67	\$672.81 \$747.17			\$520.71 \$571.68	\$657.18 \$724.19	\$775.98 \$857.12	\$875.61 \$964.50	\$1,085.47 \$1,190.80		7
74	\$331.52	\$411.44	\$475.86	\$532.41	\$656.63	\$740.78	\$497.48	\$628.37	\$740.23	\$829.80	\$1,021.04		\$627.69	\$798.00		\$1,062.37			7
75	\$368.89	\$459.27	\$532.41	\$594.53	\$730.98	\$823.81	\$550.89	\$698.22	\$824.37	\$921.55	\$1,129.36		\$689.12						7
76	\$406.15	\$507.12	\$588.95	\$656.50	\$805.47	\$906.88	\$610.16	\$775.84	\$918.01	\$1,023.48	\$1,249.27	\$1,403.79	\$756.54	\$969.13	\$1,155.33	\$1,288.94	\$1,572.08	\$1,762.10	7
77	\$443.52	\$554.96	\$645.49	\$718.48	\$879.82	\$989.91	\$675.67	\$862.16	\$1,022.40				\$830.75	\$1,067.94	\$1,276.31	\$1,419.70			7
78 79	\$477.91	\$599.13	\$698.09	\$776.79		\$1,067.40	\$718.21		\$1,090.23	\$1,211.06		\$1,646.97	\$876.83	\$1,129.64		\$1,503.15			7
79 80	\$512.42 \$546.81	\$643.31 \$687.48	\$750.83 \$803.57	\$834.97 \$893.28	\$1,019.68 \$1,089.69		\$763.47 \$811.59	\$977.42 \$1,040.75	\$1,162.54 \$1,239.61	\$1,290.44 \$1,374.99			\$925.49 \$976.86	\$1,194.89 \$1,263.94		\$1,591.50 \$1,685.02			8
81	\$581.34	\$731.66	\$856.31			\$1,222.34	\$862.70		\$1,239.01				\$1.031.09	\$1,203.94		\$1,000.02			8
82	\$615.72	\$775.84	\$908.90	\$1,009.77	\$1,229.56	\$1,377.16	\$916.93	\$1,179.93	\$1,409.37	\$1,561.05	\$1,882.92		\$1,088.33	\$1,414.40	\$1,703.64	\$1,888.91	\$2,276.69		8
83	\$661.00	\$834.43		\$1,087.65	\$1,323.61	\$1,481.28	\$974.70	\$1,255.79	\$1,501.80	\$1,662.73	\$2,003.90	\$2,230.06	\$1,151.39	\$1,498.54	\$1,807.22	\$2,003.08	\$2,412.34	\$2,678.88	8
84	\$706.25	\$893.01			\$1,417.66	\$1,585.40				\$1,771.06			\$1,218.12	\$1,587.70	\$1,917.04		\$2,556.14		8
85	\$751.51	\$951.45			\$1,511.59	\$1,689.38	\$1,101.37			\$1,886.46			\$1,288.67						8
86 87			\$1,189.45 \$1,259.59						\$1,816.87 \$1,935.94	\$2,009.32 \$2,140.49					\$2,157.09 \$2,288.24				8
88		\$1,068.48	\$1,259.59 \$1.323.61	\$1,399.05	\$1,787.37	\$1,897.60	\$1,244.36	\$1,611.49	\$1,935.94		\$2,570.28		\$1,442.12	\$1,888.24 \$1,963.39	\$2,288.24	\$2,533.45	\$3,041.11 \$3,165.21		1 8
89					\$1,875.05	\$2,093.87	\$1,355.68		\$2,020.40				\$1,559.70	\$2,041.54	\$2,475.68		\$3,294.33		8
90			\$1,451.51				\$1,415.08		\$2,200.71			\$3,243.91	\$1,622.09	\$2,122.83			\$3,428.77		9
91		\$1,283.65		\$1,684.61	\$2,050.51	\$2,290.01	\$1,477.06	\$1,909.84	\$2,296.80			\$3,387.04	\$1,686.92	\$2,207.37	\$2,678.33	\$2,966.77	\$3,568.63		9
92		\$1,337.47		\$1,756.11	\$2,138.18	\$2,388.14	\$1,541.63		\$2,396.84		\$3,189.14	\$3,536.41	\$1,754.47	\$2,295.31	\$2,785.72	\$3,086.23	\$3,714.20		9
93	\$1,084.25				\$2,195.28	\$2,451.62	\$1,577.78	\$2,037.06	\$2,449.71			\$3,614.58	\$1,789.97	\$2,339.48	\$2,838.72	\$3,145.51	\$3,786.77		9
94		\$1,407.47			\$2,252.23	\$2,514.95	\$1,614.75	\$2,082.46	\$2,503.68				\$1,826.10		\$2,892.68	\$3,205.85			9
95 96	\$1,141.33 \$1,169.87				\$2,309.32 \$2,366.27	\$2,578.30 \$2,641.63			\$2,558.86 \$2,615.27		\$3,407.69	\$3,776.17 \$3,859.63	\$1,862.94 \$1,900.59		\$2,947.73 \$3.003.73				9
96			\$1,785.06				\$1,731.10		\$2,672.77			\$3,859.63	\$1,900.59						3
98	\$1,226.96								\$2,731.49										
99	\$1,255.50	\$1,582.54	\$1,867.15	\$2,078.52	\$2,537.40	\$2,831.79	\$1,813.34	\$2,325.08	\$2,791.42	\$3,090.45	\$3,722.77	\$4,121.83	\$2,018.03	\$2,622.62	\$3,178.25	\$3,525.95	\$4,252.32	\$4,699.90	9
100+	\$1.284.06	\$1.617.61	<b>C4 000 04</b>	\$2.424 EQ	\$2,594.33	\$2,895.13	\$1,855.87	\$2,376.86	\$2,852.73	\$3,158.96	\$3,805.94	\$4 213 17	\$2,058.81	\$2,673.03	\$3,238.61	\$3,593.65	\$4,335.22	\$4,790.42	10

				Moi	nthly Premiu	m per \$300	Monthly Ber	nefit Amount	After 1.75% Facility - 60		crease (Res	sulting in 23.	12% Cumula	tive Increase	e)				
Issue		F	uture Purch	ase Option				Aut	o 3% Comp		n			Au	to 5% Comp	ound Inflatio	1		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$2.47 \$2.48	\$3.15 \$3.16	\$3.70 \$3.72	\$4.16 \$4.18	\$5.08 \$5.13	\$5.71 \$5.77	\$3.79 \$3.84	\$4.88 \$4.95	\$5.80 \$5.90	\$6.64 \$6.76	\$8.35 \$8.50	\$9.48 \$9.65	\$7.59 \$7.67	\$9.89 \$10.02	\$11.89 \$12.05	\$13.84 \$14.01	\$17.70 \$17.93	\$20.15 \$20.40	25 26
27	\$2.49	\$3.19	\$3.76	\$4.22	\$5.17	\$5.81	\$3.91	\$5.04	\$6.00	\$6.87	\$8.64	\$9.83	\$7.75	\$10.14	\$12.19	\$14.18	\$18.14	\$20.67	27
28	\$2.50	\$3.22	\$3.79	\$4.25	\$5.21	\$5.85	\$3.96	\$5.13	\$6.11	\$7.00	\$8.81	\$9.99	\$7.84	\$10.27	\$12.33	\$14.36	\$18.38	\$20.93	28
29 30	\$2.53 \$2.54	\$3.23 \$3.25	\$3.82 \$3.84	\$4.28 \$4.31	\$5.25 \$5.29	\$5.90 \$5.94	\$4.03 \$4.09	\$5.21 \$5.29	\$6.19 \$6.29	\$7.12 \$7.24	\$8.96 \$9.13	\$10.19 \$10.37	\$7.93 \$8.03	\$10.39 \$10.51	\$12.48 \$12.64	\$14.53 \$14.69	\$18.61 \$18.84	\$21.19 \$21.47	29 30
31	\$2.56	\$3.28	\$3.87	\$4.34	\$5.33	\$6.00	\$4.15	\$5.38	\$6.40	\$7.37	\$9.28	\$10.55	\$8.13	\$10.63	\$12.78	\$14.89	\$19.09	\$21.75	31
32	\$2.57	\$3.29	\$3.90	\$4.38	\$5.37	\$6.04	\$4.21	\$5.46	\$6.51	\$7.49	\$9.44	\$10.73	\$8.23	\$10.75	\$12.93	\$15.07	\$19.33	\$22.04	32
33 34	\$2.58 \$2.59	\$3.32 \$3.34	\$3.92 \$3.94	\$4.41 \$4.44	\$5.40 \$5.45	\$6.11 \$6.14	\$4.27 \$4.33	\$5.56 \$5.64	\$6.62 \$6.74	\$7.61 \$7.74	\$9.62 \$9.80	\$10.94 \$11.12	\$8.32 \$8.41	\$10.88 \$11.03	\$13.09 \$13.25	\$15.25 \$15.44	\$19.58 \$19.82	\$22.31 \$22.61	33 34
35	\$2.60	\$3.35	\$3.98	\$4.47	\$5.49	\$6.18	\$4.43	\$5.74	\$6.85	\$7.74	\$9.96	\$11.33	\$8.52	\$11.15	\$13.40	\$15.63	\$20.07	\$22.90	35
36	\$2.64	\$3.39	\$4.03	\$4.54	\$5.57	\$6.27	\$4.52	\$5.85	\$6.98	\$8.04	\$10.18	\$11.59	\$8.63	\$11.29	\$13.57	\$15.84	\$20.35	\$23.24	36
37 38	\$2.67 \$2.69	\$3.44 \$3.47	\$4.07 \$4.13	\$4.58 \$4.65	\$5.66 \$5.73	\$6.37 \$6.45	\$4.62 \$4.71	\$5.95 \$6.06	\$7.13 \$7.28	\$8.21 \$8.38	\$10.39 \$10.61	\$11.83 \$12.09	\$8.74 \$8.85	\$11.44 \$11.59	\$13.77 \$13.95	\$16.05 \$16.27	\$20.63 \$20.93	\$23.57 \$23.90	37 38
39	\$2.72	\$3.51	\$4.17	\$4.70	\$5.80	\$6.53	\$4.81	\$6.18	\$7.42	\$8.57	\$10.84	\$12.34	\$8.97	\$11.74	\$14.13	\$16.49	\$21.23	\$24.25	39
40	\$2.75	\$3.55	\$4.22	\$4.77	\$5.88	\$6.62	\$4.91	\$6.30	\$7.58	\$8.73	\$11.07	\$12.63	\$9.10	\$11.90	\$14.32	\$16.72	\$21.52	\$24.59	40
41 42	\$2.78 \$2.80	\$3.58 \$3.64	\$4.27 \$4.32	\$4.82 \$4.89	\$5.95 \$6.03	\$6.72 \$6.81	\$5.03 \$5.14	\$6.42 \$6.55	\$7.73 \$7.90	\$8.91 \$9.10	\$11.30 \$11.55	\$12.89 \$13.18	\$9.22 \$9.35	\$12.07 \$12.22	\$14.52 \$14.72	\$16.96 \$17.20	\$21.83 \$22.14	\$24.95 \$25.31	41 42
42	\$2.80 \$2.82	\$3.64	\$4.32 \$4.39	\$4.89 \$4.93	\$6.03	\$6.90	\$5.14 \$5.25	\$6.67	\$8.05	\$9.10	\$11.55	\$13.18	\$9.35 \$9.47	\$12.22	\$14.72	\$17.20	\$22.14	\$25.65	42
44	\$2.84	\$3.70	\$4.44	\$5.01	\$6.18	\$6.98	\$5.36	\$6.80	\$8.21	\$9.48	\$12.06	\$13.76	\$9.60	\$12.55	\$15.11	\$17.65	\$22.76	\$26.03	44
45 46	\$2.88 \$2.93	\$3.73 \$3.82	\$4.48 \$4.58	\$5.06 \$5.18	\$6.27 \$6.41	\$7.06 \$7.24	\$5.46 \$5.75	\$6.93 \$7.29	\$8.37 \$8.75	\$9.69 \$10.05	\$12.31 \$12.64	\$14.05 \$14.42	\$9.73 \$9.87	\$12.73 \$12.93	\$15.31 \$15.56	\$17.92 \$18.21	\$23.09 \$23.47	\$26.39 \$26.84	45 46
47	\$2.98	\$3.02	\$4.68	\$5.29	\$6.56	\$7.24	\$6.04	\$7.65	\$9.15	\$10.05	\$12.04	\$14.42	\$10.04	\$13.14	\$15.80	\$18.50	\$23.86	\$27.29	47
48	\$3.03	\$3.98	\$4.78	\$5.40	\$6.72	\$7.59	\$6.36	\$8.05	\$9.57	\$10.85	\$13.29	\$15.17	\$10.20	\$13.34	\$16.08	\$18.80	\$24.26	\$27.74	48
49 50	\$3.08 \$3.14	\$4.05 \$4.13	\$4.88 \$4.97	\$5.53 \$5.64	\$6.87 \$7.02	\$7.75 \$7.93	\$6.67 \$7.02	\$8.47 \$8.88	\$9.99 \$10.45	\$11.27 \$11.70	\$13.63 \$13.98	\$15.56 \$15.97	\$10.36 \$10.51	\$13.55 \$13.78	\$16.33 \$16.59	\$19.11 \$19.42	\$24.65 \$25.07	\$28.19 \$28.66	49 50
51	\$3.19	\$4.13	\$5.07	\$5.04	\$7.02	\$8.10	\$7.02	\$9.35	\$10.43	\$12.16	\$14.33	\$16.38	\$10.51	\$14.00	\$16.86	\$19.42	\$25.07	\$29.14	51
52	\$3.24	\$4.28	\$5.17	\$5.88	\$7.31	\$8.27	\$7.74	\$9.83	\$11.42	\$12.63	\$14.69	\$16.81	\$10.85	\$14.22	\$17.12	\$20.04	\$25.90	\$29.63	52
53 54	\$3.29 \$3.34	\$4.35 \$4.44	\$5.27 \$5.37	\$5.99 \$6.12	\$7.48 \$7.62	\$8.46 \$8.62	\$8.14 \$8.57	\$10.33 \$10.86	\$11.94 \$12.46	\$13.12 \$13.62	\$15.09 \$15.47	\$17.24 \$17.68	\$11.03 \$11.19	\$14.44 \$14.67	\$17.39 \$17.68	\$20.36 \$20.70	\$26.33 \$26.76	\$30.12 \$30.63	53 54
55	\$3.39	\$4.44 \$4.51	\$5.46	\$6.23	\$7.76	\$8.79	\$8.97	\$11.40	\$13.02	\$14.16	\$15.47	\$17.00	\$11.38	\$14.07	\$17.00	\$20.70	\$27.21	\$30.63	55
56	\$3.71	\$4.90	\$5.90	\$6.73	\$8.41	\$9.55	\$9.42	\$11.96	\$13.67	\$14.85	\$16.83	\$19.25	\$11.84	\$15.56	\$18.75	\$22.01	\$28.52	\$32.64	56
57 58	\$4.05 \$4.38	\$5.28 \$5.67	\$6.33 \$6.75	\$7.23 \$7.72	\$9.08 \$9.73	\$10.31 \$11.06	\$9.88 \$10.38	\$12.55 \$13.17	\$14.33 \$15.03	\$15.55 \$16.30	\$17.87 \$18.96	\$20.44 \$21.69	\$12.33 \$12.84	\$16.24 \$16.94	\$19.59 \$20.46	\$23.03 \$24.09	\$29.88 \$31.32	\$34.23 \$35.91	57 58
59	\$4.70	\$6.04	\$7.17	\$8.23	\$10.38	\$11.81	\$10.30	\$13.17	\$15.03	\$17.09	\$20.12	\$23.03	\$13.38	\$17.68	\$20.46	\$25.21	\$32.82	\$37.65	59
60	\$5.04	\$6.44	\$7.61	\$8.73	\$11.05	\$12.56	\$11.44	\$14.50	\$16.52	\$17.92	\$21.35	\$24.44	\$13.92	\$18.45	\$22.35	\$26.38	\$34.39	\$39.49	60
61 62	\$5.36 \$5.69	\$6.82 \$7.20	\$8.03 \$8.47	\$9.24 \$9.73	\$11.70 \$12.34	\$13.31 \$14.06	\$12.01 \$12.60	\$15.21 \$15.95	\$17.33 \$18.17	\$18.78 \$19.69	\$22.65 \$24.02	\$25.95 \$27.54	\$14.51 \$15.11	\$19.24 \$20.08	\$23.35 \$24.40	\$27.60 \$28.88	\$36.05 \$37.81	\$41.41 \$43.45	61 62
63	\$6.28	\$7.97	\$9.36	\$10.78	\$13.67	\$15.58	\$13.30	\$16.83	\$19.18	\$20.78	\$25.88	\$29.65	\$16.21	\$21.50	\$26.10	\$30.80	\$40.21	\$46.15	63
64	\$6.89	\$8.73	\$10.26	\$11.81	\$15.00	\$17.09	\$14.03	\$17.77	\$20.24	\$21.92	\$27.87	\$31.91	\$17.37	\$23.02	\$27.91	\$32.87	\$42.76	\$49.03	64
65 66	\$7.48 \$8.08	\$9.49 \$10.26	\$11.16 \$12.06	\$12.84 \$13.89	\$16.32 \$17.64	\$18.59 \$20.11	\$14.81 \$15.65	\$18.75 \$19.80	\$21.37 \$22.54	\$23.13 \$24.39	\$30.03 \$32.35	\$34.35 \$36.97	\$18.62 \$19.98	\$24.63 \$26.37	\$29.84 \$31.91	\$35.05 \$37.39	\$45.47 \$48.37	\$52.09 \$55.35	65 66
67	\$8.66	\$11.03	\$12.95	\$14.92	\$18.98	\$21.62	\$16.53	\$20.91	\$23.79	\$25.72	\$34.83	\$39.77	\$21.44	\$28.27	\$34.14	\$39.91	\$51.44	\$58.79	67
68 69	\$9.85	\$12.55	\$14.77	\$16.98	\$21.52	\$24.50	\$17.82	\$22.72	\$26.17	\$28.61	\$38.17	\$43.53	\$23.37	\$30.86	\$37.31	\$43.45	\$55.73	\$63.55 \$68.71	68 69
70	\$11.03 \$12.20	\$14.06 \$15.59	\$16.59 \$18.39	\$19.04 \$21.08	\$24.07 \$26.62	\$27.38 \$30.26	\$19.20 \$20.68	\$24.69 \$26.83	\$28.77 \$31.64	\$31.83 \$35.41	\$41.83 \$45.84	\$47.63 \$52.11	\$25.48 \$27.78	\$33.69 \$36.79	\$40.80 \$44.61	\$47.31 \$51.53	\$60.36 \$65.38	\$74.29	70
71	\$13.39	\$17.11	\$20.22	\$23.15	\$29.17	\$33.14	\$22.26	\$29.16	\$34.80	\$39.40	\$50.23	\$57.01	\$30.28	\$40.17	\$48.77	\$56.10	\$70.83	\$80.32	71
72	\$14.55	\$18.62	\$22.03	\$25.19	\$31.72	\$36.03	\$23.97	\$31.67	\$38.26	\$43.83	\$55.06	\$62.38	\$33.01	\$43.86	\$53.31	\$61.10	\$76.70	\$86.83	72
73 74	\$16.67 \$18.79	\$21.46 \$24.28	\$25.47 \$28.89	\$29.02 \$32.86	\$36.37 \$41.01	\$41.23 \$46.43	\$26.56 \$29.42	\$35.23 \$39.17	\$42.64 \$47.55	\$48.73 \$54.18	\$60.99 \$67.56	\$69.02 \$76.33	\$36.24 \$39.79	\$48.34 \$53.28	\$58.88 \$65.05	\$67.31 \$74.14	\$84.16 \$92.32	\$95.13 \$104.19	73 74
75	\$20.91	\$27.10	\$32.33	\$36.68	\$45.66	\$51.63	\$32.58	\$43.57	\$53.02	\$60.24	\$74.84	\$84.43	\$43.69	\$58.71	\$71.87	\$81.66	\$101.28	\$114.14	75
76 77	\$23.02 \$25.13	\$29.91 \$32.74	\$35.74 \$39.17	\$40.50 \$44.32	\$50.30 \$54.95	\$56.85 \$62.05	\$36.08 \$39.97	\$48.46 \$53.88	\$59.11 \$65.89	\$66.97 \$74.49	\$82.89 \$91.81	\$93.41 \$103.30	\$47.99 \$52.68	\$64.68 \$71.30	\$79.39 \$87.70	\$89.96 \$99.08	\$111.10 \$121.89	\$125.04 \$136.98	76 77
78	\$25.13	\$32.74 \$35.35	\$42.38	\$47.91	\$59.32	\$66.90	\$39.97 \$42.48	\$53.88 \$57.41	\$70.32	\$74.49 \$79.45	\$97.79	\$103.30	\$52.68 \$55.61	\$71.30	\$92.92	\$104.91	\$121.89	\$136.98	78
79	\$29.03	\$37.95	\$45.57	\$51.51	\$63.69	\$71.75	\$45.15	\$61.18	\$75.07	\$84.74	\$104.16	\$116.88	\$58.69	\$79.79	\$98.45	\$111.09	\$136.23	\$152.66	79
80 81	\$30.99 \$32.95	\$40.58 \$43.18	\$48.78 \$51.97	\$55.11 \$58.71	\$68.05 \$72.42	\$76.62 \$81.47	\$48.00 \$51.01	\$65.20 \$69.46	\$80.12 \$85.51	\$90.39 \$96.43	\$110.94 \$118.17	\$124.35 \$132.28	\$61.96 \$65.39	\$84.41 \$89.30	\$104.30 \$110.51	\$117.62 \$124.55	\$144.03 \$152.26	\$161.16 \$170.14	80 81
82	\$32.95 \$34.89	\$43.18 \$45.78	\$55.17	\$62.29	\$72.42 \$76.79	\$86.31	\$54.20	\$74.00	\$91.26	\$102.87	\$118.17	\$132.28	\$69.04	\$94.46	\$117.08	\$124.55	\$152.26	\$170.14	82
83	\$37.45	\$49.24	\$59.43	\$67.10	\$82.66	\$92.85	\$57.63	\$78.83	\$97.36	\$109.71	\$134.12	\$149.84	\$73.04	\$100.09	\$124.22	\$139.87	\$170.56	\$190.19	83
84 85	\$40.03 \$42.59	\$52.69 \$56.15	\$63.69 \$67.95	\$71.90 \$76.70	\$88.53 \$94.41	\$99.37 \$105.89	\$61.26 \$65.13	\$83.97 \$89.46	\$103.87 \$110.80	\$117.00 \$124.80	\$142.93 \$152.31	\$159.53 \$169.87	\$77.27 \$81.75	\$106.05 \$112.37	\$131.77 \$139.78	\$148.33 \$157.33	\$180.75 \$191.53	\$201.37 \$213.21	84 85
86	\$42.59 \$45.15	\$59.58	\$72.19	\$81.50	\$100.28	\$105.89	\$69.23	\$95.29	\$110.80	\$124.80	\$162.30	\$180.87	\$86.50	\$112.37	\$139.78	\$166.85	\$202.98	\$213.21	86
87	\$47.72	\$63.04	\$76.45	\$86.30	\$106.14	\$118.95	\$73.60	\$101.53	\$126.09	\$141.94	\$173.00	\$192.60	\$91.48	\$126.15	\$157.33	\$176.93	\$215.09	\$238.99	87
88 89	\$50.13 \$52.56	\$66.22 \$69.39	\$80.35 \$84.23	\$90.72 \$95.13	\$111.62 \$117.09	\$125.09 \$131.25	\$76.80 \$80.16	\$106.01 \$110.70	\$131.73 \$137.62	\$148.31 \$154.97	\$180.84 \$189.03	\$201.36 \$210.51	\$95.15 \$98.95	\$131.17 \$136.41	\$163.63 \$170.22	\$184.08 \$191.49	\$223.87 \$233.03	\$248.80 \$259.00	88 89
90	\$54.99	\$72.56	\$88.12	\$99.51	\$122.58	\$137.39	\$83.67	\$115.60	\$143.75	\$161.91	\$197.61	\$220.08	\$102.92	\$141.84	\$170.22	\$191.49	\$233.03	\$269.63	90
91	\$57.40	\$75.74	\$91.99	\$103.93	\$128.05	\$143.55	\$87.31	\$120.70	\$150.18	\$169.18	\$206.57	\$230.08	\$107.03	\$147.50	\$184.16	\$207.25	\$252.47	\$280.69	91
92	\$59.83	\$78.91	\$95.88	\$108.33	\$133.54	\$149.68	\$91.13	\$126.04	\$156.89	\$176.77	\$215.94	\$240.53	\$111.32	\$153.37	\$191.56	\$215.61	\$262.78	\$292.20	92
93 94	\$61.44 \$63.05	\$80.98 \$83.05	\$98.37 \$100.86	\$111.17 \$114.02	\$137.10 \$140.65	\$153.66 \$157.62	\$93.23 \$95.39	\$128.94 \$131.91	\$160.50 \$164.18	\$180.86 \$185.04	\$220.98 \$226.15	\$246.08 \$251.75	\$113.58 \$115.87	\$156.33 \$159.34	\$195.22 \$198.95	\$219.77 \$223.99	\$267.93 \$273.18	\$297.83 \$303.58	93 94
95	\$64.67	\$85.10	\$103.37	\$116.85	\$144.22	\$161.61	\$97.60	\$134.95	\$167.95	\$189.34	\$231.43	\$257.56	\$118.22	\$162.41	\$202.74	\$228.31	\$278.53	\$309.44	95
96 97	\$66.28	\$87.18	\$105.86	\$119.69	\$147.77	\$165.58 \$160.55	\$99.85	\$138.06 \$141.24	\$171.79 \$175.75	\$193.71	\$236.83	\$263.50	\$120.63	\$165.56 \$169.75	\$206.60	\$232.70	\$283.98	\$315.41	96 97
98	\$67.92 \$69.53	\$89.23 \$91.31	\$108.35 \$110.84	\$122.54 \$125.38	\$151.33 \$154.89	\$169.55 \$173.51	\$102.17 \$104.53	\$141.24 \$144.50	\$175.75 \$179.78	\$198.19 \$202.76	\$242.36 \$248.01	\$269.61 \$275.82	\$123.08 \$125.56	\$168.75 \$172.00	\$210.54 \$214.56	\$237.20 \$241.78	\$289.55 \$295.23	\$321.51 \$327.73	98
99	\$71.15	\$93.37	\$113.35	\$128.24	\$158.47	\$177.50	\$106.95	\$147.82	\$183.92	\$207.43	\$253.80	\$282.20	\$128.08	\$175.31	\$218.65	\$246.45	\$301.01	\$334.07	99
100+	\$72.76	\$95.44	\$115.84	\$131.07	\$162.03	\$181.46	\$109.42	\$151.21	\$188.16	\$212.22	\$259.73	\$288.74	\$130.68	\$178.67	\$222.81	\$251.19	\$306.91	\$340.54	100+

ļ				Qua	rterly Premi	um per \$300	Monthly Be	nefit Amoun			ncrease (Re	sulting in 23	12% Cumul	ative Increas	e)				
Issue			uture Purch	ase Option		I			Facility - 60 to 3% Comp			ı			o 5% Comp	ound Inflatio			Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$7.28 \$7.31	\$9.27 \$9.31	\$10.90 \$10.97	\$12.23 \$12.31	\$14.95 \$15.06	\$16.79 \$16.94	\$11.11 \$11.29	\$14.33 \$14.55	\$17.05 \$17.34	\$19.56 \$19.87	\$24.53 \$24.98	\$27.87 \$28.39	\$22.29 \$22.56	\$29.10 \$29.46	\$34.96 \$35.40	\$40.70 \$41.20	\$52.06 \$52.71	\$59.22 \$59.98	25 26
27	\$7.36	\$9.37	\$11.05	\$12.31	\$15.00	\$17.09	\$11.48	\$14.55	\$17.63	\$20.21	\$25.41	\$28.89	\$22.80	\$29.46	\$35.84	\$41.71	\$53.36	\$60.73	27
28	\$7.39	\$9.44	\$11.11	\$12.48	\$15.31	\$17.21	\$11.66	\$15.06	\$17.92	\$20.56	\$25.88	\$29.40	\$23.06	\$30.19	\$36.27	\$42.21	\$54.04	\$61.54	28
29	\$7.42	\$9.48	\$11.21	\$12.60	\$15.42	\$17.34	\$11.83	\$15.31	\$18.21	\$20.92	\$26.34	\$29.92	\$23.30	\$30.55	\$36.70	\$42.71	\$54.73	\$62.33	29
30 31	\$7.47 \$7.53	\$9.55	\$11.29	\$12.67	\$15.56	\$17.48	\$12.02	\$15.56	\$18.49	\$21.29	\$26.83	\$30.47	\$23.61	\$30.91	\$37.14	\$43.21	\$55.41	\$63.13	30
32	\$7.53 \$7.56	\$9.63 \$9.67	\$11.37 \$11.44	\$12.78 \$12.85	\$15.67 \$15.78	\$17.63 \$17.78	\$12.20 \$12.38	\$15.82 \$16.08	\$18.82 \$19.15	\$21.64 \$22.02	\$27.30 \$27.77	\$31.02 \$31.56	\$23.88 \$24.18	\$31.27 \$31.64	\$37.58 \$38.01	\$43.75 \$44.31	\$56.10 \$56.84	\$63.97 \$64.79	31 32
33	\$7.60	\$9.74	\$11.52	\$12.96	\$15.89	\$17.92	\$12.56	\$16.33	\$19.47	\$22.37	\$28.28	\$32.14	\$24.47	\$32.00	\$38.48	\$44.85	\$57.56	\$65.62	33
34	\$7.63	\$9.82	\$11.59	\$13.02	\$16.03	\$18.02	\$12.75	\$16.59	\$19.80	\$22.76	\$28.77	\$32.72	\$24.76	\$32.39	\$38.94	\$45.40	\$58.27	\$66.46	34
35 36	\$7.67 \$7.74	\$9.85 \$9.96	\$11.70 \$11.83	\$13.14 \$13.32	\$16.14 \$16.36	\$18.17 \$18.43	\$12.99 \$13.29	\$16.87 \$17.21	\$20.14 \$20.52	\$23.17 \$23.64	\$29.28 \$29.89	\$33.34 \$34.07	\$25.04 \$25.38	\$32.76 \$33.20	\$39.39 \$39.93	\$45.93 \$46.55	\$58.99 \$59.84	\$67.33 \$68.30	35 36
37	\$7.74	\$10.09	\$11.98	\$13.46	\$16.61	\$18.71	\$13.29	\$17.52	\$20.52	\$24.15	\$30.55	\$34.07	\$25.70	\$33.62	\$40.48	\$47.20	\$60.66	\$69.28	37
38	\$7.90	\$10.21	\$12.13	\$13.64	\$16.83	\$18.98	\$13.87	\$17.84	\$21.40	\$24.64	\$31.20	\$35.55	\$26.03	\$34.07	\$41.01	\$47.86	\$61.54	\$70.27	38
39	\$8.01	\$10.32	\$12.28	\$13.83	\$17.05	\$19.22	\$14.16	\$18.17	\$21.83	\$25.15	\$31.86	\$36.30	\$26.38	\$34.54	\$41.55	\$48.50	\$62.41	\$71.28	39
40 41	\$8.08 \$8.15	\$10.43 \$10.54	\$12.41 \$12.56	\$14.01 \$14.18	\$17.26 \$17.52	\$19.47 \$19.72	\$14.44 \$14.77	\$18.54 \$18.91	\$22.26 \$22.73	\$25.65 \$26.21	\$32.54 \$33.23	\$37.11 \$37.90	\$26.75 \$27.11	\$35.00 \$35.47	\$42.09 \$42.67	\$49.16 \$49.84	\$63.27 \$64.17	\$72.28 \$73.33	40 41
41	\$8.15	\$10.54	\$12.56	\$14.18	\$17.52	\$20.02	\$14.77	\$19.25	\$23.21	\$26.75	\$33.23	\$37.90	\$27.11	\$35.47 \$35.94	\$43.24	\$49.84 \$50.52	\$65.09	\$73.33 \$74.39	41
43	\$8.28	\$10.67	\$12.71	\$14.52	\$17.75	\$20.02	\$15.10	\$19.25	\$23.68	\$27.30	\$34.69	\$39.55	\$27.84	\$36.42	\$43.83	\$51.22	\$66.00	\$75.44	43
44	\$8.36	\$10.90	\$13.02	\$14.69	\$18.17	\$20.52	\$15.75	\$19.98	\$24.15	\$27.87	\$35.44	\$40.43	\$28.19	\$36.89	\$44.41	\$51.91	\$66.93	\$76.53	44
45	\$8.48	\$11.00	\$13.18	\$14.88	\$18.43	\$20.79	\$16.08	\$20.38	\$24.61	\$28.45	\$36.19	\$41.31	\$28.60	\$37.42	\$45.02	\$52.68	\$67.87	\$77.59	45
46 47	\$8.62 \$8.75	\$11.21 \$11.48	\$13.46 \$13.76	\$15.24 \$15.56	\$18.86 \$19.29	\$21.29 \$21.79	\$16.90 \$17.78	\$21.42 \$22.52	\$25.73 \$26.88	\$29.54 \$30.69	\$37.14 \$38.07	\$42.39 \$43.47	\$29.03 \$29.51	\$38.01 \$38.62	\$45.76 \$46.48	\$53.53 \$54.41	\$68.99 \$70.16	\$78.91 \$80.22	46 47
48	\$8.90	\$11.70	\$14.05	\$15.89	\$19.72	\$22.29	\$18.68	\$23.68	\$28.11	\$31.89	\$39.05	\$44.59	\$29.97	\$39.24	\$47.24	\$55.27	\$71.31	\$81.55	48
49	\$9.06	\$11.90	\$14.33	\$16.25	\$20.21	\$22.80	\$19.61	\$24.87	\$29.40	\$33.12	\$40.08	\$45.76	\$30.44	\$39.86	\$48.00	\$56.18	\$72.51	\$82.90	49
50	\$9.24	\$12.13	\$14.63	\$16.59	\$20.63	\$23.30	\$20.63	\$26.14	\$30.74	\$34.38	\$41.09	\$46.94	\$30.91	\$40.51	\$48.76	\$57.08	\$73.71	\$84.26	50
51 52	\$9.37 \$9.51	\$12.34 \$12.60	\$14.91 \$15.21	\$16.94 \$17.26	\$21.06 \$21.50	\$23.83 \$24.33	\$21.68 \$22.76	\$27.46 \$28.89	\$32.11 \$33.56	\$35.72 \$37.11	\$42.12 \$43.21	\$48.17 \$49.40	\$31.38 \$31.89	\$41.16 \$41.82	\$49.56 \$50.36	\$57.99 \$58.93	\$74.94 \$76.17	\$85.68 \$87.09	51 52
53	\$9.67	\$12.80	\$15.49	\$17.59	\$21.98	\$24.84	\$23.92	\$30.37	\$35.07	\$38.54	\$44.34	\$50.68	\$32.39	\$42.46	\$51.14	\$59.87	\$77.43	\$88.53	53
54	\$9.82	\$13.02	\$15.78	\$17.95	\$22.41	\$25.34	\$25.15	\$31.92	\$36.67	\$40.04	\$45.46	\$51.97	\$32.90	\$43.13	\$51.97	\$60.85	\$78.69	\$90.02	54
55	\$9.96	\$13.25	\$16.08	\$18.28	\$22.84	\$25.84	\$26.38	\$33.49	\$38.30	\$41.63	\$46.63	\$53.32	\$33.46	\$43.83	\$52.79	\$61.82	\$80.00	\$91.50	55
56 57	\$10.94 \$11.90	\$14.41 \$15.53	\$17.34 \$18.60	\$19.77 \$21.26	\$24.76 \$26.68	\$28.08 \$30.30	\$27.69 \$29.07	\$35.15 \$36.89	\$40.17 \$42.12	\$43.62 \$45.71	\$49.48 \$52.52	\$56.61 \$60.08	\$34.82 \$36.27	\$45.76 \$47.75	\$55.14 \$57.60	\$64.68 \$67.69	\$83.83 \$87.85	\$95.95 \$100.62	56 57
57 58	\$11.90	\$15.53	\$19.83	\$21.26	\$28.60	\$30.30	\$29.07	\$38.70	\$44.20	\$47.92	\$52.52 \$55.75	\$63.78	\$36.27	\$47.75 \$49.81	\$60.16	\$70.84	\$92.08	\$100.62	57 58
59	\$13.83	\$17.78	\$21.10	\$24.18	\$30.51	\$34.71	\$32.03	\$40.62	\$46.33	\$50.24	\$59.14	\$67.69	\$39.31	\$51.97	\$62.88	\$74.12	\$96.50	\$110.69	59
60	\$14.79	\$18.94	\$22.37	\$25.65	\$32.47	\$36.93	\$33.62	\$42.60	\$48.58	\$52.68	\$62.77	\$71.86	\$40.94	\$54.21	\$65.70	\$77.56	\$101.13	\$116.09	60
61 62	\$15.75 \$16.72	\$20.05 \$21.17	\$23.61 \$24.87	\$27.16 \$28.60	\$34.38 \$36.30	\$39.13 \$41.33	\$35.30 \$37.04	\$44.70 \$46.88	\$50.94 \$53.42	\$55.20 \$57.88	\$66.61 \$70.62	\$76.28 \$80.98	\$42.63 \$44.41	\$56.58 \$59.05	\$68.62 \$71.74	\$81.15 \$84.87	\$105.98 \$111.16	\$121.76 \$127.74	61 62
63	\$18.46	\$23.41	\$27.50	\$31.67	\$40.17	\$45.79	\$39.09	\$49.48	\$56.40	\$61.07	\$76.09	\$87.17	\$47.64	\$63.20	\$76.74	\$90.57	\$118.21	\$135.69	63
64	\$20.23	\$25.65	\$30.15	\$34.71	\$44.09	\$50.24	\$41.27	\$52.23	\$59.50	\$64.43	\$81.95	\$93.81	\$51.07	\$67.66	\$82.06	\$96.61	\$125.71	\$144.17	64
65	\$21.98	\$27.91	\$32.79	\$37.75	\$47.98	\$54.65	\$43.58	\$55.14	\$62.80	\$67.97	\$88.29	\$100.99	\$54.76	\$72.43	\$87.75	\$103.05	\$133.71	\$153.14	65
66 67	\$23.75 \$25.49	\$30.15 \$32.39	\$35.44 \$38.07	\$40.83 \$43.86	\$51.86 \$55.78	\$59.11 \$63.56	\$46.01 \$48.61	\$58.21 \$61.46	\$66.27 \$69.93	\$71.70 \$75.62	\$95.09 \$102.40	\$108.70 \$116.95	\$58.75 \$63.02	\$77.53 \$83.07	\$93.81 \$100.38	\$109.93 \$117.32	\$142.22 \$151.22	\$162.71 \$172.84	66 67
68	\$28.96	\$36.89	\$43.44	\$49.91	\$63.27	\$72.04	\$52.37	\$66.78	\$76.92	\$84.13	\$112.21	\$127.95	\$68.70	\$90.72	\$100.38	\$127.74	\$163.83	\$186.84	68
69	\$32.39	\$41.33	\$48.76	\$55.96	\$70.77	\$80.50	\$56.42	\$72.59	\$84.59	\$93.57	\$122.96	\$140.01	\$74.89	\$99.03	\$119.95	\$139.10	\$177.48	\$202.01	69
70	\$35.88 \$39.36	\$45.82	\$54.07 \$59.43	\$62.01 \$68.05	\$78.26	\$88.98	\$60.78	\$78.88	\$93.03 \$102.29	\$104.10 \$115.83	\$134.77	\$153.18	\$81.66 \$89.00	\$108.16	\$131.15 \$143.38	\$151.48 \$164.96	\$192.24 \$208.24	\$218.41	70
71 72	\$39.36 \$42.79	\$50.33 \$54.76	\$59.43 \$64.76	\$68.05 \$74.06	\$85.75 \$93.23	\$97.44 \$105.90	\$65.46 \$70.47	\$85.71 \$93.14	\$102.29 \$112.47	\$115.83 \$128.86	\$147.69 \$161.87	\$167.63 \$183.41	\$89.00 \$97.04	\$118.10 \$128.97	\$143.38 \$156.73	\$164.96 \$179.64	\$208.24 \$225.51	\$236.15 \$255.30	71 72
73	\$49.01	\$63.09	\$74.86	\$85.32	\$106.93	\$121.22	\$78.08	\$103.55	\$125.38	\$143.27	\$179.32	\$202.89	\$106.56	\$142.10	\$173.13	\$197.88	\$247.42	\$279.65	73
74	\$55.24	\$71.39	\$84.92	\$96.57	\$120.56	\$136.51	\$86.48	\$115.18	\$139.78	\$159.30	\$198.62	\$224.42	\$116.98	\$156.61	\$191.27	\$217.99	\$271.40	\$306.33	74
75 76	\$61.46	\$79.67	\$95.02	\$107.82	\$134.22	\$151.80	\$95.78	\$128.11	\$155.87	\$177.11	\$220.00	\$248.24	\$128.46	\$172.59	\$211.28	\$240.09	\$297.74	\$335.58	75
76 77	\$67.66 \$73.88	\$87.95 \$96.25	\$105.12 \$115.18	\$119.06 \$130.30	\$147.86 \$161.54	\$167.11 \$182.44	\$106.09 \$117.49	\$142.47 \$158.39	\$173.79 \$193.73	\$196.91 \$219.00	\$243.67 \$269.92	\$274.58 \$303.69	\$141.06 \$154.85	\$190.18 \$209.63	\$233.39 \$257.83	\$264.46 \$291.31	\$326.64 \$358.35	\$367.62 \$402.70	76 77
78	\$79.64	\$103.93	\$124.58	\$140.87	\$174.40	\$196.69	\$124.88	\$168.78	\$206.75	\$233.58	\$287.50	\$323.06	\$163.47	\$221.73	\$273.18	\$308.48	\$378.84	\$425.12	78
79	\$85.36	\$111.59	\$133.99	\$151.44	\$187.25	\$210.95	\$132.73	\$179.86	\$220.70	\$249.15	\$306.22	\$343.64	\$172.56	\$234.58	\$289.43	\$326.61	\$400.51	\$448.80	79
80	\$91.11	\$119.27	\$143.41	\$162.02	\$200.05	\$225.26	\$141.10	\$191.66	\$235.53	\$265.75	\$326.16	\$365.58	\$182.13	\$248.17	\$306.66	\$345.83	\$423.42	\$473.82	80
81 82	\$96.86 \$102.58	\$126.94 \$134.57	\$152.82 \$162.19	\$172.59 \$183.11	\$212.90 \$225.76	\$239.51 \$253.76	\$149.96 \$159.38	\$204.22 \$217.57	\$251.38 \$268.31	\$283.50 \$302.42	\$347.42 \$370.04	\$388.90 \$413.72	\$192.28 \$202.96	\$262.54 \$277.75	\$324.90 \$344.23	\$366.17 \$387.70	\$447.65 \$473.24	\$500.20 \$528.12	81 82
83	\$110.10	\$144.75	\$174.71	\$197.27	\$243.02	\$272.96	\$169.43	\$231.78	\$286.25	\$322.55	\$394.32	\$440.52	\$214.71	\$294.27	\$365.19	\$411.19	\$501.46	\$559.17	83
84	\$117.67	\$154.88	\$187.25	\$211.40	\$260.30	\$292.14	\$180.11	\$246.90	\$305.35	\$344.02	\$420.20	\$469.05	\$227.17	\$311.80	\$387.41	\$436.09	\$531.40	\$592.04	84
85	\$125.20	\$165.06	\$199.78	\$225.51	\$277.55	\$311.33	\$191.48	\$263.00	\$325.73	\$366.89	\$447.79	\$499.40	\$240.34	\$330.36	\$410.98	\$462.51	\$563.12	\$626.81	85
86 87	\$132.73 \$140.30	\$175.19 \$185.37	\$212.25 \$224.78	\$239.62 \$253.73	\$294.82 \$312.06	\$330.51 \$349.68	\$203.54 \$216.34	\$280.17 \$298.47	\$347.49 \$370.70	\$391.28 \$417.32	\$477.18 \$508.60	\$531.77 \$566.25	\$254.28 \$268.98	\$350.02 \$370.87	\$435.98 \$462.51	\$490.54 \$520.19	\$596.74 \$632.36	\$663.67 \$702.64	86 87
88	\$140.30	\$194.66	\$236.22	\$266.70	\$328.15	\$367.76	\$225.79	\$311.69	\$387.27	\$436.03	\$531.65	\$591.99	\$279.72	\$385.64	\$481.09	\$541.18	\$658.20	\$702.64	88
89	\$154.53	\$204.01	\$247.62	\$279.65	\$344.26	\$385.85	\$235.67	\$325.48	\$404.57	\$455.57	\$555.77	\$618.89	\$290.91	\$401.02	\$500.43	\$563.00	\$685.09	\$761.47	89
90	\$161.65	\$213.34	\$259.07	\$292.57	\$360.38	\$403.92	\$245.96	\$339.85	\$422.63	\$476.02	\$580.96	\$647.02	\$302.56	\$417.02	\$520.51	\$585.69	\$713.10	\$792.71	90
91	\$168.75 \$175.97	\$222.69	\$270.47	\$305.55	\$376.49	\$422.02 \$440.09	\$256.71	\$354.87 \$370.55	\$441.52	\$497.38	\$607.31	\$676.40	\$314.69	\$433.63	\$541.44	\$609.33 \$633.91	\$742.26	\$825.21	91
92 93	\$175.87 \$180.63	\$231.98 \$238.06	\$281.86 \$289.21	\$318.50 \$326.85	\$392.59 \$403.05	\$451.76	\$267.93 \$274.12	\$379.09	\$461.24 \$471.87	\$519.71 \$531.74	\$634.90 \$649.69	\$707.14 \$723.46	\$327.28 \$333.91	\$450.91 \$459.58	\$563.18 \$573.94	\$646.11	\$772.58 \$787.71	\$859.05 \$875.63	92 93
94	\$185.41	\$244.14	\$296.56	\$335.22	\$413.52	\$463.43	\$280.45	\$387.81	\$482.69	\$544.04	\$664.85	\$740.15	\$340.68	\$468.45	\$584.90	\$658.56	\$803.13	\$892.55	94
95	\$190.14	\$250.22	\$303.87	\$343.54	\$424.00	\$475.11	\$286.94	\$396.75	\$493.77	\$556.62	\$680.38	\$757.24	\$347.60	\$477.49	\$596.04	\$671.22	\$818.87	\$909.76	95
96	\$194.88	\$256.31	\$311.22	\$351.90	\$434.47	\$486.80	\$293.55	\$405.91	\$505.10	\$569.52	\$696.28	\$774.72	\$354.66	\$486.73	\$607.42	\$684.16	\$834.91	\$927.32	96
97 98	\$199.66 \$204.40	\$262.35 \$268.43	\$318.57 \$325.88	\$360.27 \$368.63	\$444.92 \$455.39	\$498.47 \$510.15	\$300.37 \$307.32	\$415.25 \$424.80	\$516.72 \$528.58	\$582.66 \$596.09	\$712.52 \$729.14	\$792.63 \$810.96	\$361.82 \$369.13	\$496.12 \$505.67	\$619.01 \$630.80	\$697.36 \$710.84	\$851.27 \$867.96	\$945.24 \$963.52	97 98
99	\$209.18	\$274.52	\$333.23	\$376.98	\$465.89	\$521.86	\$314.41	\$434.58	\$540.74	\$609.84	\$746.16	\$829.70	\$376.60	\$515.40	\$642.81	\$724.55	\$884.97	\$982.15	99
100+	\$213.92	\$280.60	\$340.57	\$385.35	\$476.34	\$533.51	\$321.68	\$444.57	\$553.19	\$623.93	\$763.56	\$848.88	\$384.20	\$525.33	\$655.06	\$738.52	\$902.31	\$1,001.16	100+

				Aı	nnual Premiu	um per \$300	Monthly Be	nefit Amoun	t After 1.75% Facility - 6		crease (Re	sulting in 23.	12% Cumula	ative Increas	se)				
Issue			Future Purc	hase Option				Au	to 3% Com		on			Aı	uto 5% Com	pound Inflati	on		Issue
Age 25	2 Year \$27.32	3 Year	4 Year \$40.91	5 Year \$45.95	7 Year \$56.15	Lifetime \$63.07	2 Year \$41.73	3 Year	4 Year \$64.02	5 Year	7 Year \$92.15	Lifetime	2 Year \$83.73	3 Year \$109.28	4 Year \$131.31	5 Year	7 Year	Lifetime \$222.36	Age 25
26	\$27.45	\$34.80 \$34.93	\$41.19	\$46.21	\$56.54	\$63.61	\$42.40	\$53.83 \$54.64	\$65.11	\$73.40 \$74.62	\$93.79	\$104.66 \$106.56	\$84.69	\$1109.26	\$132.94	\$152.78 \$154.68	\$195.46 \$197.89	\$225.21	26
27	\$27.59	\$35.21	\$41.45	\$46.63	\$57.09	\$64.15	\$43.09	\$55.60	\$66.19	\$75.84	\$95.42	\$108.47	\$85.63	\$112.01	\$134.56	\$156.58	\$200.35	\$228.08	27
28 29	\$27.73 \$27.86	\$35.47 \$35.60	\$41.73 \$42.12	\$46.90 \$47.30	\$57.50 \$57.90	\$64.56 \$65.11	\$43.77 \$44.44	\$56.54 \$57.50	\$67.29 \$68.37	\$77.21 \$78.56	\$97.18 \$98.95	\$110.36 \$112.40	\$86.58 \$87.54	\$113.36 \$114.72	\$136.19 \$137.84	\$158.49 \$160.39	\$202.93 \$205.50	\$231.07 \$234.06	28 29
30	\$27.99	\$35.90	\$42.40	\$47.57	\$58.45	\$65.65	\$45.13	\$58.45	\$69.45	\$79.92	\$100.72	\$114.46	\$88.62	\$116.08	\$139.46	\$162.29	\$208.09	\$237.05	30
31 32	\$28.28 \$28.41	\$36.16 \$36.29	\$42.68 \$42.96	\$47.99 \$48.25	\$58.85 \$59.25	\$66.19 \$66.74	\$45.80 \$46.49	\$59.39 \$60.35	\$70.69 \$71.90	\$81.28 \$82.63	\$102.48 \$104.26	\$116.48 \$118.53	\$89.71 \$90.80	\$117.44 \$118.79	\$141.10 \$142.71	\$164.33 \$166.36	\$210.67 \$213.40	\$240.18 \$243.30	31 32
32	\$28.41	\$36.29	\$42.96	\$48.25 \$48.66	\$59.25 \$59.68	\$67.29	\$46.49	\$61.30	\$71.90	\$84.00	\$104.26	\$118.53	\$90.80	\$120.16	\$144.50	\$168.42	\$213.40	\$243.30	32
34	\$28.67	\$36.83	\$43.50	\$48.92	\$60.22	\$67.69	\$47.85	\$62.25	\$74.35	\$85.49	\$108.07	\$122.87	\$92.97	\$121.65	\$146.26	\$170.44	\$218.82	\$249.55	34
35 36	\$28.81 \$29.09	\$36.97 \$37.38	\$43.91 \$44.44	\$49.35 \$50.02	\$60.62 \$61.44	\$68.23 \$69.18	\$48.79 \$49.89	\$63.35 \$64.56	\$75.57 \$77.08	\$87.00 \$88.76	\$109.95 \$112.27	\$125.19 \$127.91	\$94.06 \$95.28	\$123.01 \$124.64	\$147.88 \$149.93	\$172.49 \$174.80	\$221.56 \$224.67	\$252.81 \$256.48	35 36
37	\$29.37	\$37.92	\$44.98	\$50.57	\$62.38	\$70.28	\$50.97	\$65.78	\$78.69	\$90.66	\$114.72	\$130.62	\$96.50	\$126.27	\$151.96	\$177.25	\$227.80	\$260.15	37
38 39	\$29.64 \$30.04	\$38.32 \$38.74	\$45.53 \$46.08	\$51.24 \$51.92	\$63.21 \$64.02	\$71.23 \$72.17	\$52.06 \$53.15	\$67.01 \$68.23	\$80.34 \$81.96	\$92.56 \$94.46	\$117.17 \$119.62	\$133.48 \$136.32	\$97.73 \$99.08	\$127.91 \$129.67	\$154.00 \$156.03	\$179.70 \$182.13	\$231.07 \$234.33	\$263.83 \$267.63	38 39
40	\$30.04	\$39.15	\$46.63	\$52.59	\$64.84	\$73.13	\$54.24	\$69.59	\$83.60	\$96.37	\$119.02	\$139.33	\$100.46	\$131.44	\$158.08	\$184.57	\$234.33	\$271.44	40
41	\$30.58	\$39.55	\$47.16	\$53.29	\$65.78	\$74.08	\$55.44	\$70.95	\$85.36	\$98.40	\$124.79	\$142.32	\$101.81	\$133.20	\$160.26	\$187.16	\$240.98	\$275.38	41
42 43	\$30.86 \$31.13	\$40.10 \$40.51	\$47.71 \$48.38	\$53.96 \$54.51	\$66.61 \$67.42	\$75.17 \$76.11	\$56.67 \$57.90	\$72.30 \$73.67	\$87.14 \$88.89	\$100.46 \$102.48	\$127.50 \$130.21	\$145.43 \$148.57	\$103.16 \$104.53	\$134.97 \$136.74	\$162.42 \$164.60	\$189.74 \$192.33	\$244.39 \$247.79	\$279.32 \$283.26	42 43
44	\$31.40	\$40.91	\$48.92	\$55.18	\$68.23	\$77.08	\$59.12	\$75.02	\$90.66	\$104.66	\$133.07	\$151.83	\$105.88	\$138.51	\$166.78	\$194.90	\$251.31	\$287.34	44
45 46	\$31.80 \$32.36	\$41.32 \$42.12	\$49.48 \$50.57	\$55.86 \$57.22	\$69.18 \$70.82	\$78.02 \$79.92	\$60.35 \$63.48	\$76.54 \$80.47	\$92.43 \$96.63	\$106.84 \$110.92	\$135.92 \$139.46	\$155.10 \$159.17	\$107.38 \$109.00	\$140.55 \$142.71	\$169.09 \$171.82	\$197.76 \$201.03	\$254.85 \$259.07	\$291.42 \$296.31	45 46
46	\$32.36	\$42.12	\$50.57 \$51.66	\$57.22 \$58.45	\$70.82 \$72.44	\$79.92 \$81.83	\$66.74	\$80.47	\$100.99	\$110.92	\$139.46	\$163.25	\$109.00	\$142.71	\$171.82	\$201.03	\$263.43	\$301.21	46
48	\$33.45	\$43.91	\$52.74	\$59.68	\$74.08	\$83.73	\$70.15	\$88.89	\$105.62	\$119.75	\$146.65	\$167.45	\$112.55	\$147.33	\$177.38	\$207.55	\$267.77	\$306.23	48
49 50	\$33.98 \$34.67	\$44.72 \$45.53	\$53.83 \$54.91	\$61.03 \$62.25	\$75.84 \$77.47	\$85.63 \$87.54	\$73.67 \$77.47	\$93.37 \$98.14	\$110.36 \$115.39	\$124.37 \$129.13	\$150.46 \$154.26	\$171.82 \$176.29	\$114.32 \$116.08	\$149.65 \$152.10	\$180.23 \$183.09	\$210.95 \$214.35	\$272.24 \$276.74	\$311.26 \$316.42	49 50
51	\$35.21	\$46.36	\$55.99	\$63.61	\$79.11	\$89.43	\$81.41	\$103.16	\$120.55	\$134.16	\$158.22	\$180.90	\$117.85	\$154.54	\$186.08	\$217.76	\$281.36	\$321.73	51
52 53	\$35.74 \$36.29	\$47.30 \$48.12	\$57.09 \$58.18	\$64.84 \$66.06	\$80.74 \$82.50	\$91.34 \$93.23	\$85.49 \$89.85	\$108.47 \$114.04	\$126.00 \$131.72	\$139.33 \$144.76	\$162.29 \$166.50	\$185.54 \$190.29	\$119.75 \$121.65	\$156.99 \$159.44	\$189.07 \$192.06	\$221.28 \$224.82	\$285.98 \$290.75	\$327.02 \$332.46	52 53
54	\$36.83	\$48.92	\$59.25	\$67.42	\$84.14	\$95.15	\$94.46	\$119.88	\$137.69	\$150.33	\$170.72	\$195.18	\$123.56	\$162.03	\$195.18	\$228.48	\$295.49	\$338.03	54
55	\$37.38	\$49.76	\$60.35	\$68.64	\$85.77	\$97.05	\$99.08	\$125.72	\$143.80	\$156.32	\$175.07	\$200.21	\$125.59	\$164.60	\$198.18	\$232.15	\$300.39	\$343.61	55
56 57	\$41.05 \$44.72	\$54.09 \$58.31	\$65.11 \$69.87	\$74.22 \$79.78	\$92.97 \$100.17	\$105.47 \$113.76	\$103.99 \$109.15	\$131.98 \$138.51	\$150.86 \$158.22	\$163.78 \$171.67	\$185.81 \$197.22	\$212.59 \$225.63	\$130.75 \$136.19	\$171.82 \$179.28	\$207.01 \$216.26	\$242.89 \$254.18	\$314.80 \$329.87	\$360.33 \$377.86	56 57
58	\$48.25	\$62.53	\$74.49	\$85.22	\$107.38	\$122.06	\$114.59	\$145.30	\$165.96	\$179.97	\$209.32	\$239.49	\$141.78	\$187.03	\$225.90	\$266.01	\$345.80	\$396.35	58
59 60	\$51.92 \$55.60	\$66.74 \$71.08	\$79.24 \$84.00	\$90.80 \$96.37	\$114.59 \$121.92	\$130.35 \$138.64	\$120.29 \$126.27	\$152.51 \$159.97	\$173.97 \$182.42	\$188.66 \$197.76	\$222.09 \$235.68	\$254.18 \$269.80	\$147.61 \$153.73	\$195.18 \$203.61	\$236.09 \$246.70	\$278.37 \$291.29	\$362.37 \$379.77	\$415.65 \$435.91	59 60
61	\$59.12	\$75.31	\$88.62	\$101.94	\$129.13	\$146.93	\$132.52	\$167.86	\$191.24	\$207.29	\$250.10	\$286.39	\$160.12	\$212.45	\$257.71	\$304.74	\$397.98	\$457.24	61
62 63	\$62.79 \$69.31	\$79.51 \$87.94	\$93.37 \$103.30	\$107.38 \$118.94	\$136.32 \$150.86	\$155.23 \$171.95	\$139.04 \$146.79	\$176.03 \$185.81	\$200.63 \$211.76	\$217.34 \$229.29	\$265.18 \$285.71	\$304.06 \$327.29	\$166.78 \$178.88	\$221.69 \$237.32	\$269.39 \$288.17	\$318.74 \$340.07	\$417.41 \$443.93	\$479.67 \$509.57	62 63
64	\$75.98	\$96.37	\$113.23	\$130.35	\$165.56	\$188.66	\$154.97	\$196.13	\$223.46	\$241.94	\$307.74	\$352.32	\$191.79	\$254.04	\$308.14	\$362.78	\$472.06	\$541.37	64
65 66	\$82.50 \$89.16	\$104.79	\$123.14 \$133.07	\$141.78 \$153.32	\$180.10 \$194.77	\$205.24 \$221.96	\$163.64 \$172.76	\$207.01 \$218.56	\$235.82 \$248.87	\$255.26 \$269.26	\$331.52 \$357.06	\$379.22 \$408.17	\$205.65 \$220.60	\$271.98 \$291.15	\$329.48 \$352.32	\$386.97 \$412.79	\$502.10 \$534.03	\$575.08 \$610.98	65 66
67	\$89.16 \$95.69	\$113.23 \$121.65	\$133.07 \$142.99	\$153.32 \$164.73	\$194.77 \$209.45	\$221.96	\$172.76 \$182.55	\$218.56	\$248.87 \$262.60	\$269.26	\$357.06 \$384.52	\$408.17 \$439.16	\$220.60 \$236.64	\$291.15 \$311.95	\$352.32 \$376.91	\$412.79 \$440.53	\$534.03 \$567.89	\$610.98 \$649.03	67
68	\$108.74	\$138.51	\$163.11	\$187.43	\$237.60	\$270.49	\$196.68	\$250.78	\$288.84	\$315.88	\$421.36	\$480.48	\$257.98	\$340.62	\$411.98	\$479.67	\$615.18	\$701.63	68
69 70	\$121.65 \$134.71	\$155.23 \$172.09	\$183.09 \$203.06	\$210.14 \$232.83	\$265.72 \$293.86	\$302.29 \$334.10	\$211.89 \$228.22	\$272.53 \$296.17	\$317.64 \$349.32	\$351.35 \$390.91	\$461.72 \$506.03	\$525.74 \$575.21	\$281.23 \$306.64	\$371.89 \$406.15	\$450.46 \$492.45	\$522.35 \$568.82	\$666.42 \$721.88	\$758.58 \$820.16	69 70
71	\$147.74	\$188.94	\$223.19	\$255.53	\$322.00	\$365.90	\$245.75	\$321.87	\$384.12	\$434.95	\$554.56	\$629.46	\$334.23	\$443.52	\$538.38	\$619.39	\$781.95	\$886.76	71
72	\$160.65 \$184.04	\$205.65	\$243.17	\$278.10 \$320.36	\$350.13 \$401.51	\$397.70	\$264.65 \$293.17	\$349.74 \$388.87	\$422.30	\$483.87	\$607.84	\$688.72	\$364.41	\$484.30 \$533.63	\$588.53 \$650.10	\$674.58 \$743.09	\$846.79 \$929.02	\$958.66	72 73
73 74	\$207.42	\$236.91 \$268.04	\$281.08 \$318.87	\$362.65	\$452.75	\$455.20 \$512.57	\$324.72	\$432.50	\$470.84 \$524.93	\$537.98 \$598.20	\$673.35 \$745.80	\$761.84 \$842.71	\$400.15 \$439.30	\$588.14	\$718.21	\$818.52	\$1,019.15		74
75 76	\$230.80	\$299.17	\$356.80	\$404.91	\$504.00	\$570.05	\$359.65	\$481.03	\$585.28	\$665.07	\$826.13	\$932.14	\$482.39	\$648.08	\$793.37	\$901.57	\$1,118.10	\$1,260.13	75
76 77	\$254.04 \$277.42	\$330.29 \$361.42	\$394.72 \$432.50	\$447.05 \$489.32	\$555.24 \$606.62	\$627.55 \$685.05	\$398.38 \$441.21	\$534.98 \$594.79	\$652.55 \$727.46	\$739.42 \$822.32	\$915.02 \$1.013.57	\$1,031.09 \$1,140.39	\$529.69 \$581.47	\$714.12 \$787.13	\$876.43 \$968.17	\$993.04 \$1.093.90	\$1,226.57 \$1,345.63	\$1,380.41 \$1.512.13	76 77
78	\$299.03	\$390.24	\$467.85	\$529.02	\$654.87	\$738.59	\$468.94	\$633.81	\$776.38	\$877.11	\$1,079.63	\$1,213.10	\$613.83	\$832.65	\$1,025.80	\$1,158.32	\$1,422.57	\$1,596.41	78
79 80	\$320.50 \$342.12	\$419.05 \$447.87	\$503.18 \$538.51	\$568.69 \$608.39	\$703.12 \$751.24	\$792.15 \$845.84	\$498.42 \$529.82	\$675.40 \$719.71	\$828.71 \$884.44	\$935.55 \$997.94	\$1,149.90 \$1,224.79	\$1,290.44 \$1,372.80	\$647.94 \$683.95	\$880.91 \$931.88	\$1,086.83 \$1,151.53	\$1,226.42 \$1,298.59		\$1,685.30 \$1,779.22	79 80
81	\$363.73	\$476.68	\$573.86	\$648.08	\$799.49	\$899.40	\$563.13	\$766.88	\$943.98	\$1,064.54	\$1,304.58	\$1,460.35	\$722.01	\$985.84	\$1,220.04	\$1,374.99	\$1,680.95	\$1,878.31	81
82 83	\$385.21 \$413.47	\$505.36 \$543.55	\$609.07 \$656.09	\$687.63 \$740.78	\$847.74	\$952.94 \$1,024.99	\$598.46 \$636.25	\$817.02 \$870.31	\$1,007.59 \$1.074.86	\$1,135.62 \$1,211.20		\$1,553.59 \$1,654.17	\$762.11 \$806.29	\$1,042.93 \$1,105.05	\$1,292.61	\$1,455.85 \$1,544.07			82 83
83 84	\$413.47 \$441.88	\$543.55 \$581.60	\$656.09	\$740.78 \$793.78	\$912.59 \$977.42	\$1,024.99 \$1,097.02	\$636.25 \$676.35	\$927.12	\$1,074.86	\$1,211.20 \$1,291.80	\$1,480.74	\$1,654.17	\$806.29 \$853.05	\$1,105.05	\$1,371.32 \$1,454.77	\$1,544.07 \$1,637.58			83 84
85	\$470.16	\$619.80	\$750.15	\$846.79	\$1,042.26	\$1,169.07	\$719.03	\$987.62	\$1,223.16	\$1,377.70	\$1,681.49	\$1,875.31	\$902.53	\$1,240.56	\$1,543.25	\$1,736.81	\$2,114.53	\$2,353.76	85
86 87	\$498.42 \$526.83	\$657.86 \$696.06	\$797.05 \$844.07	\$899.81 \$952.81	\$1,107.08 \$1,171.78	\$1,241.11 \$1,313.13	\$764.30 \$812.41	\$1,052.04 \$1,120.82	\$1,304.84 \$1,391.98	\$1,469.31 \$1,567.04	\$1,791.85 \$1,909.84	\$1,996.83 \$2,126.36	\$954.85 \$1,010.03	\$1,314.37 \$1,392.66	\$1,637.19 \$1,736.81	\$1,842.01 \$1,953.34	\$2,240.81 \$2,374.56		86 87
88	\$553.48	\$730.98	\$887.03	\$1,001.47	\$1,232.27	\$1,380.96	\$847.89	\$1,170.42	\$1,454.23	\$1,637.32	\$1,996.43	\$2,223.00	\$1,050.41	\$1,448.11	\$1,806.54	\$2,032.17	\$2,471.60	\$2,746.71	88
89 90	\$580.25 \$607.04	\$766.05 \$801.13	\$929.85 \$972.78	\$1,050.14 \$1,098.66	\$1,292.74 \$1,353.23	\$1,448.93 \$1.516.76	\$884.98 \$923.59	\$1,222.21 \$1,276.18	\$1,519.19 \$1.587.02	\$1,710.70 \$1,787.51	\$2,086.94 \$2,181.54	\$2,323.99 \$2,429.60	\$1,092.40 \$1,136.16	\$1,505.87 \$1,565.95	\$1,879.12 \$1,954.56	\$2,114.13 \$2,199.35	\$2,572.59 \$2,677.80	+-,	89 90
91	\$633.67		\$972.78	\$1,098.66		\$1,516.76	\$963.97	\$1,332.58	\$1,657.02	\$1,787.51	\$2,181.54	\$2,429.60	\$1,136.16	\$1,628.35	\$1,954.56	\$2,199.35			91
92	\$660.44			\$1,195.98	\$1,474.20	\$1,652.53	\$1,006.09	\$1,391.43	\$1,732.05		\$2,384.07	\$2,655.37	\$1,229.01	\$1,693.18	\$2,114.80	\$2,380.40	\$2,901.12	\$3,225.82	92
93 94	\$678.26 \$696.19	+	\$1,086.02 \$1,113.61	\$1,227.37 \$1,258.77	+ .,	\$1,696.44 \$1,740.21	\$1,029.34 \$1,053.12	\$1,423.50 \$1.456.27	\$1,771.87 \$1,812.51	\$1,996.70 \$2.042.90	\$2,439.66 \$2,496.61	\$2,716.66 \$2,779.33	\$1,253.88 \$1,279.29	\$1,725.80 \$1,759.10	\$2,155.18 \$2,196.37	\$2,426.20 \$2,472.96		+-,	93 94
95	\$713.99	\$939.63	\$1,141.07	\$1,290.04	\$1,592.19	\$1,784.10	\$1,077.45	\$1,489.83	\$1,854.12	\$2,090.20	\$2,554.92	\$2,843.49	\$1,305.26	\$1,793.08	\$2,238.24	\$2,520.54	\$3,074.96	\$3,416.26	95
96 97	\$731.80		\$1,168.65	\$1,321.43	\$1,631.46	\$1,828.02	\$1,102.32	\$1,524.23	\$1,896.65	\$2,138.58	\$2,614.59	\$2,909.13	\$1,331.77	\$1,827.75	\$2,280.90 \$2,324.41	\$2,569.06	\$3,135.17		96 97
97	\$749.76 \$767.55		\$1,196.24 \$1,223.70	\$1,352.83 \$1,384.22		\$1,871.78 \$1,915.69	\$1,127.88 \$1,153.98			\$2,187.93 \$2,238.37	\$2,675.61 \$2,738.01	\$2,976.41 \$3,045.18	\$1,358.68 \$1,386.14	\$1,862.94 \$1,898.83	\$2,324.41	\$2,618.68 \$2,669.23	\$3,196.61 \$3,259.27		98
99	\$785.49	\$1,030.83	\$1,251.29	\$1,415.63	\$1,749.46	\$1,959.58	\$1,180.61	\$1,631.88	\$2,030.54	\$2,290.01	\$2,801.90	\$3,115.61	\$1,414.13	\$1,935.40	\$2,413.84	\$2,720.75	\$3,323.16	\$3,688.10	99
100+	\$803.30	\$1,053.66	\$1,278.89	\$1,447.03	\$1,788.73	\$2,003.36	\$1,207.93	\$1,669.38	\$2,077.29	\$2,342.89	\$2,867.27	\$3,187.63	\$1,442.68	\$1,972.64	\$2,459.78	\$2,773.21	\$3,388.26	\$3,759.46	100+

Г				IVIOI	itniy Premiu	ii pei \$300				EP - 50% H		uiting in 23.1	12% Cumula	ive increase	)				ı
sue			uture Purch	ase Option						ound Inflatio					o 5% Comp	ound Inflatio	n		lss
ge	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Α
25	\$3.00 \$3.03	\$3.69 \$3.71	\$4.27 \$4.31	\$4.76 \$4.79	\$5.78 \$5.82	\$6.48 \$6.52	\$4.69 \$4.77	\$5.81 \$5.91	\$6.78 \$6.89	\$7.68 \$7.80	\$9.60 \$9.75	\$10.88 \$11.08	\$9.10 \$9.21	\$11.45 \$11.59	\$13.49 \$13.64	\$15.53 \$15.71	\$19.72 \$19.96	\$22.40 \$22.68	
7	\$3.03 \$3.04	\$3.71	\$4.33	\$4.79 \$4.82	\$5.82 \$5.88	\$6.57	\$4.77 \$4.83	\$6.01	\$7.00	\$7.80 \$7.95	\$9.75	\$11.08	\$9.21	\$11.59	\$13.80	\$15.71 \$15.90	\$20.22	\$22.68	
8	\$3.06	\$3.77	\$4.38	\$4.84	\$5.91	\$6.63	\$4.91	\$6.12	\$7.11	\$8.08	\$10.09	\$11.48	\$9.43	\$11.85	\$13.96	\$16.11	\$20.47	\$23.27	
29	\$3.08	\$3.80	\$4.40	\$4.89	\$5.95	\$6.68	\$5.00	\$6.20	\$7.22	\$8.21	\$10.27	\$11.67	\$9.54	\$11.99	\$14.13	\$16.30	\$20.73	\$23.57	
30	\$3.09	\$3.82	\$4.44	\$4.92	\$6.01	\$6.74	\$5.06	\$6.30	\$7.35	\$8.35	\$10.44	\$11.88	\$9.65	\$12.15	\$14.31	\$16.49	\$21.00	\$23.87	
31	\$3.11	\$3.84	\$4.46	\$4.96	\$6.05	\$6.80	\$5.14	\$6.40	\$7.47	\$8.49	\$10.62	\$12.09	\$9.76	\$12.29	\$14.48	\$16.70	\$21.27	\$24.18	
32	\$3.12	\$3.87	\$4.48	\$5.01	\$6.11	\$6.85	\$5.21	\$6.50	\$7.59	\$8.62	\$10.82	\$12.30	\$9.87	\$12.43	\$14.65	\$16.90	\$21.53	\$24.49	
33	\$3.14	\$3.90	\$4.52	\$5.04	\$6.15	\$6.90	\$5.29	\$6.60	\$7.71	\$8.76	\$10.99	\$12.53	\$9.98	\$12.58	\$14.81	\$17.11	\$21.81	\$24.82	
34 35	\$3.16	\$3.92	\$4.55	\$5.07	\$6.19	\$6.96	\$5.38	\$6.72	\$7.83	\$8.91	\$11.18	\$12.75	\$10.10	\$12.73	\$15.00	\$17.33	\$22.07	\$25.13	
36	\$3.17 \$3.22	\$3.94 \$3.98	\$4.58 \$4.65	\$5.12 \$5.17	\$6.25 \$6.33	\$7.01 \$7.11	\$5.46 \$5.57	\$6.81 \$6.94	\$7.97 \$8.13	\$9.07 \$9.25	\$11.40 \$11.62	\$12.95 \$13.22	\$10.23 \$10.37	\$12.89 \$13.06	\$15.19 \$15.40	\$17.53 \$17.78	\$22.36 \$22.68	\$25.45 \$25.82	
37	\$3.24	\$4.03	\$4.69	\$5.25	\$6.41	\$7.11	\$5.68	\$7.08	\$8.28	\$9.43	\$11.86	\$13.51	\$10.50	\$13.24	\$15.62	\$18.02	\$23.01	\$26.19	
38	\$3.28	\$4.07	\$4.76	\$5.30	\$6.50	\$7.31	\$5.79	\$7.22	\$8.46	\$9.63	\$12.11	\$13.79	\$10.63	\$13.41	\$15.82	\$18.26	\$23.31	\$26.56	
39	\$3.32	\$4.13	\$4.81	\$5.38	\$6.59	\$7.41	\$5.90	\$7.36	\$8.62	\$9.83	\$12.38	\$14.08	\$10.79	\$13.58	\$16.03	\$18.51	\$23.65	\$26.94	
40	\$3.34	\$4.16	\$4.88	\$5.44	\$6.67	\$7.51	\$6.01	\$7.50	\$8.79	\$10.02	\$12.64	\$14.39	\$10.94	\$13.78	\$16.25	\$18.78	\$23.98	\$27.32	
41	\$3.37	\$4.21	\$4.93	\$5.51	\$6.76	\$7.61	\$6.13	\$7.64	\$8.96	\$10.23	\$12.90	\$14.68	\$11.08	\$13.96	\$16.47	\$19.04	\$24.32	\$27.72	
42	\$3.40	\$4.26	\$5.00	\$5.58	\$6.85	\$7.71	\$6.24	\$7.79	\$9.15	\$10.44	\$13.18	\$15.00	\$11.22	\$14.14	\$16.70	\$19.29	\$24.65	\$28.10	
43	\$3.44	\$4.31	\$5.05	\$5.66	\$6.94	\$7.80	\$6.36	\$7.95	\$9.33	\$10.65	\$13.45	\$15.31	\$11.38	\$14.33	\$16.91	\$19.57	\$25.00	\$28.52	
44	\$3.47	\$4.34	\$5.12	\$5.71	\$7.03	\$7.92	\$6.48	\$8.10	\$9.51	\$10.87	\$13.75	\$15.64	\$11.53	\$14.53	\$17.14	\$19.83	\$25.37	\$28.92	
45	\$3.49	\$4.40	\$5.17	\$5.79	\$7.12	\$8.02	\$6.59	\$8.26	\$9.72	\$11.10	\$14.02	\$15.97	\$11.68	\$14.74	\$17.37	\$20.11	\$25.72	\$29.32	
46 47	\$3.56 \$3.64	\$4.50 \$4.58	\$5.28 \$5.39	\$5.92 \$6.04	\$7.29 \$7.47	\$8.21 \$8.39	\$6.87 \$7.16	\$8.62 \$8.98	\$10.09 \$10.49	\$11.48 \$11.85	\$14.39 \$14.75	\$16.37 \$16.79	\$11.86 \$12.06	\$14.98 \$15.21	\$17.65 \$17.94	\$20.43 \$20.77	\$26.15 \$26.59	\$29.81 \$30.31	
48	\$3.64 \$3.69	\$4.58 \$4.67	\$5.50	\$6.04	\$7.47	\$8.60	\$7.16	\$9.37	\$10.49	\$11.85	\$14.75	\$16.79	\$12.06	\$15.21 \$15.46	\$17.94	\$20.77	\$27.03	\$30.31	
49	\$3.76	\$4.76	\$5.63	\$6.31	\$7.02	\$8.79	\$7.40	\$9.77	\$11.31	\$12.26	\$15.13	\$17.23	\$12.43	\$15.46	\$18.51	\$21.44	\$27.46	\$31.34	
50	\$3.82	\$4.84	\$5.74	\$6.45	\$7.73	\$8.98	\$8.15	\$10.20	\$11.76	\$13.07	\$15.90	\$17.07	\$12.43	\$15.70	\$18.81	\$21.78	\$27.93	\$31.86	
51	\$3.89	\$4.93	\$5.85	\$6.57	\$8.14	\$9.19	\$8.51	\$10.63	\$12.21	\$13.51	\$16.32	\$18.59	\$12.83	\$16.21	\$19.11	\$22.14	\$28.40	\$32.38	
52	\$3.94	\$5.03	\$5.97	\$6.72	\$8.31	\$9.38	\$8.87	\$11.09	\$12.69	\$13.95	\$16.74	\$19.07	\$13.02	\$16.46	\$19.42	\$22.50	\$28.86	\$32.92	
53	\$4.01	\$5.13	\$6.07	\$6.85	\$8.49	\$9.58	\$9.27	\$11.57	\$13.19	\$14.41	\$17.16	\$19.57	\$13.24	\$16.72	\$19.72	\$22.86	\$29.33	\$33.47	
54	\$4.06	\$5.21	\$6.19	\$6.98	\$8.65	\$9.77	\$9.69	\$12.07	\$13.70	\$14.89	\$17.60	\$20.07	\$13.44	\$16.99	\$20.04	\$23.24	\$29.81	\$34.02	
55	\$4.13	\$5.29	\$6.30	\$7.11	\$8.83	\$9.97	\$10.10	\$12.60	\$14.23	\$15.37	\$18.06	\$20.57	\$13.67	\$17.25	\$20.36	\$23.62	\$30.31	\$34.58	
56	\$4.54	\$5.75	\$6.80	\$7.68	\$9.57	\$10.83	\$10.60	\$13.20	\$14.91	\$16.11	\$19.16	\$21.83	\$14.23	\$18.00	\$21.28	\$24.70	\$31.77	\$36.27	
57 58	\$4.92	\$6.20	\$7.29	\$8.25	\$10.31	\$11.67	\$11.11	\$13.84 \$14.51	\$15.63 \$16.37	\$16.87	\$20.32	\$23.17 \$24.59	\$14.81	\$18.78	\$22.23	\$25.84 \$27.05	\$33.28	\$38.03	
58 59	\$5.33 \$5.73	\$6.64 \$7.11	\$7.78 \$8.27	\$8.83 \$9.39	\$11.06 \$11.79	\$12.53 \$13.39	\$11.66 \$12.22	\$14.51 \$15.21	\$10.37 \$17.16	\$17.67 \$18.50	\$21.55 \$22.85	\$24.59	\$15.44 \$16.09	\$19.59 \$20.44	\$23.23 \$24.26	\$27.05	\$34.89 \$36.57	\$39.88 \$41.83	
60	\$6.13	\$7.11	\$8.76	\$9.39	\$12.54	\$14.23	\$12.22	\$15.21	\$17.16	\$19.37	\$24.25	\$20.09	\$16.75	\$20.44	\$25.34	\$29.58	\$38.32	\$43.85	
61	\$6.52	\$8.02	\$9.26	\$10.54	\$13.28	\$15.09	\$13.44	\$16.72	\$18.84	\$20.30	\$25.72	\$29.40	\$17.44	\$22.25	\$26.48	\$30.95	\$40.17	\$45.99	
62	\$6.92	\$8.47	\$9.75	\$11.11	\$14.02	\$15.92	\$14.08	\$17.52	\$19.74	\$21.29	\$27.29	\$31.20	\$18.14	\$23.23	\$27.67	\$32.38	\$42.09	\$48.24	
63	\$7.64	\$9.36	\$10.79	\$12.30	\$15.53	\$17.64	\$14.87	\$18.48	\$20.83	\$22.96	\$29.40	\$33.58	\$19.46	\$24.86	\$29.58	\$34.55	\$44.77	\$51.24	
64	\$8.37	\$10.26	\$11.83	\$13.50	\$17.02	\$19.35	\$15.68	\$19.49	\$21.96	\$24.76	\$31.65	\$36.14	\$20.89	\$26.62	\$31.64	\$36.84	\$47.60	\$54.43	
65	\$9.10	\$11.16	\$12.87	\$14.67	\$18.54	\$21.07	\$16.54	\$20.56	\$23.17	\$26.71	\$34.10	\$38.88	\$22.40	\$28.51	\$33.83	\$39.31	\$50.61	\$57.82	
66	\$9.83	\$12.05	\$13.90	\$15.87	\$20.03	\$22.79	\$17.46	\$21.69	\$24.44	\$28.80	\$36.71	\$41.84	\$24.02	\$30.53	\$36.18	\$41.94	\$53.83	\$61.42	
67 68	\$10.55 \$11.99	\$12.94 \$14.73	\$14.95 \$17.02	\$17.05 \$19.40	\$21.55 \$24.44	\$24.50 \$27.77	\$18.44 \$20.28	\$22.89 \$25.26	\$25.76 \$28.72	\$31.04 \$34.18	\$39.53 \$43.33	\$45.02 \$49.26	\$25.74 \$28.06	\$32.66 \$35.67	\$38.69 \$42.28	\$44.74 \$48.71	\$57.23 \$62.00	\$65.23 \$70.51	
69	\$13.42	\$16.52	\$19.12	\$21.74	\$27.33	\$31.02	\$22.30	\$27.89	\$32.01	\$37.62	\$47.48	\$53.90	\$30.58	\$38.94	\$46.20	\$53.03	\$67.13	\$76.21	
70	\$14.87	\$18.32	\$21.21	\$24.09	\$30.23	\$34.29	\$24.53	\$30.79	\$35.68	\$41.40	\$52.03	\$58.96	\$33.34	\$42.51	\$50.50	\$57.73	\$72.71	\$82.38	
71	\$16.29	\$20.10	\$23.30	\$26.44	\$33.12	\$37.57	\$26.98	\$33.99	\$39.76	\$45.57	\$57.01	\$64.50	\$36.35	\$46.42	\$55.19	\$62.86	\$78.74	\$89.04	
72	\$17.71	\$21.89	\$25.40	\$28.79	\$36.03	\$40.83	\$29.68	\$37.54	\$44.30	\$50.15	\$62.46	\$70.57	\$39.61	\$50.68	\$60.34	\$68.45	\$85.27	\$96.26	
73	\$20.29	\$25.20	\$29.34	\$33.15	\$41.29	\$46.73	\$32.90	\$41.75	\$49.38	\$55.77	\$69.19	\$78.05	\$43.49	\$55.84	\$66.64	\$75.37	\$93.53	\$105.42	
74	\$22.87	\$28.52	\$33.32	\$37.53	\$46.57	\$52.61	\$36.46	\$46.43	\$55.06	\$62.02	\$76.65	\$86.32	\$47.75	\$61.53	\$73.62	\$83.01	\$102.58	\$115.48	
75	\$25.45	\$31.83	\$37.27	\$41.89	\$51.84	\$58.52	\$40.39	\$51.63	\$61.40	\$68.95	\$84.90	\$95.48	\$52.41	\$67.80	\$81.30	\$91.42	\$112.52	\$126.47	
76 77	\$28.02 \$30.60	\$35.13 \$38.45	\$41.22 \$45.19	\$46.29 \$50.65	\$57.12 \$62.40	\$64.42 \$70.31	\$44.77 \$49.60	\$57.44 \$63.89	\$68.45 \$76.31	\$76.66 \$85.24	\$94.03 \$104.12	\$105.61 \$116.80	\$57.53 \$63.16	\$74.69 \$82.33	\$89.79 \$99.20	\$100.69 \$110.91	\$123.43 \$135.40	\$138.51 \$151.69	
78	\$30.60	\$38.45 \$41.51	\$45.19 \$48.87	\$54.75	\$67.36	\$75.81	\$52.76	\$68.08	\$81.45	\$90.90	\$104.12	\$116.80	\$66.66	\$82.33 \$87.06	\$99.20	\$110.91	\$135.40	\$160.09	
79	\$35.35	\$44.58	\$52.56	\$58.86	\$72.31	\$81.33	\$56.10	\$72.55	\$86.93	\$96.97	\$118.08	\$132.10	\$70.35	\$92.08	\$111.29	\$124.30	\$151.23	\$168.99	
80	\$37.72	\$47.65	\$56.26	\$62.96	\$77.29	\$86.82	\$59.68	\$77.32	\$92.78	\$103.43	\$125.75	\$140.50	\$74.24	\$97.38	\$117.90	\$131.57	\$159.84	\$178.36	
81	\$40.11	\$50.70	\$59.94	\$67.06	\$82.24	\$92.33	\$63.47	\$82.40	\$99.01	\$110.33	\$133.92	\$149.43	\$78.35	\$103.00	\$124.88	\$139.27	\$168.94	\$188.24	
82	\$42.49	\$53.76	\$63.63	\$71.17	\$87.20	\$97.83	\$67.50	\$87.82	\$105.70	\$117.66	\$142.61	\$158.93	\$82.68	\$108.93	\$132.28	\$147.42	\$178.54	\$198.67	
83	\$45.59	\$57.83	\$68.54	\$76.67	\$93.88	\$105.22	\$71.77	\$93.53	\$112.69	\$125.42	\$151.88	\$169.12	\$87.42	\$115.37	\$140.26	\$156.28	\$189.13	\$210.27	
84	\$48.73	\$61.88	\$73.44	\$82.14	\$100.54	\$112.61	\$76.32	\$99.59	\$120.16	\$133.67	\$161.74	\$179.96	\$92.46	\$122.20	\$148.74	\$165.69	\$200.35	\$222.54	
85	\$51.84 \$54.98	\$65.93 \$69.99	\$78.35 \$83.26	\$87.64	\$107.21	\$120.00	\$81.16 \$86.30	\$106.05 \$112.93	\$128.11 \$136.58	\$142.47	\$172.24 \$183.43	\$191.47	\$97.78	\$129.42 \$137.07	\$157.72 \$167.26	\$175.65	\$212.23 \$224.82	\$235.52	
86 87	\$54.98 \$58.10	\$69.99 \$74.04	\$83.26 \$88.18	\$93.12 \$98.62	\$113.87 \$120.54	\$127.39 \$134.79	\$86.30 \$91.77	\$112.93 \$120.27	\$136.58 \$145.62	\$151.85 \$161.85	\$183.43 \$195.35	\$203.73 \$216.78	\$103.41 \$109.35	\$137.07 \$145.17	\$167.26 \$177.38	\$186.22 \$197.43	\$224.82 \$238.15	\$249.28 \$263.83	
38	\$61.04	\$74.04	\$92.65	\$103.64	\$120.54	\$134.79	\$95.77	\$120.27	\$145.62	\$168.94	\$204.01	\$216.78	\$109.35	\$145.17	\$177.38	\$197.43	\$238.15	\$274.50	
B9	\$63.99	\$81.50	\$97.13	\$103.64	\$132.98	\$141.76	\$99.93	\$130.87	\$151.97	\$176.34	\$213.03	\$236.42	\$118.07	\$156.72	\$191.64	\$213.39	\$257.72	\$285.59	
90	\$66.94	\$85.22	\$101.61	\$113.72	\$139.20	\$155.70	\$104.26	\$136.53	\$165.52	\$184.08	\$222.48	\$246.92	\$122.69	\$162.84	\$199.20	\$221.86	\$268.10	\$297.12	
91	\$69.88	\$88.96	\$106.09	\$118.75	\$145.42	\$162.66	\$108.79	\$142.43	\$172.73	\$192.14	\$232.33	\$257.85	\$127.49	\$169.19	\$207.05	\$230.67	\$278.90	\$309.13	
92	\$72.84	\$92.68	\$110.56	\$123.78	\$151.65	\$169.64	\$113.50	\$148.60	\$180.27	\$200.56	\$242.62	\$269.29	\$132.47	\$175.79	\$215.21	\$239.81	\$290.14	\$321.62	
93	\$74.81	\$95.12	\$113.44	\$127.03	\$155.69	\$174.13	\$116.15	\$151.90	\$184.25	\$205.02	\$248.06	\$275.26	\$135.05	\$179.06	\$219.17	\$244.29	\$295.68	\$327.65	
94	\$76.78	\$97.53	\$116.32	\$130.27	\$159.73	\$178.63	\$118.87	\$155.28	\$188.32	\$209.56	\$253.62	\$281.37	\$137.68	\$182.41	\$223.21	\$248.85	\$301.30	\$333.79	
95	\$78.75	\$99.96	\$119.20	\$133.53	\$163.77	\$183.14	\$121.65	\$158.74	\$192.47	\$214.22	\$259.31	\$287.62	\$140.36	\$185.80	\$227.32	\$253.51	\$307.04	\$340.06	
96	\$80.72	\$102.39	\$122.08	\$136.77	\$167.82	\$187.65	\$124.49	\$162.28	\$196.72	\$219.00	\$265.12	\$294.00	\$143.11	\$189.26	\$231.53	\$258.25	\$312.89	\$346.44	
97	\$82.69	\$104.80	\$124.95	\$140.01	\$171.87	\$192.14	\$127.40	\$165.90	\$201.06	\$223.86	\$271.07	\$300.50	\$145.91	\$192.77	\$235.81	\$263.09	\$318.85	\$352.96	
98 99	\$84.66 \$86.62	\$107.23 \$109.67	\$127.83 \$130.71	\$143.26 \$146.51	\$175.92 \$179.96	\$196.64 \$201.14	\$130.38 \$133.43	\$169.61 \$173.39	\$205.50 \$210.05	\$228.86 \$233.94	\$277.15 \$283.37	\$307.14 \$313.94	\$148.75 \$151.66	\$196.34 \$199.97	\$240.17 \$244.62	\$268.02 \$273.03	\$324.92 \$331.09	\$359.59 \$366.35	
		\$109.b/	φ13U./1	\$14b.57	\$179.9b	φ201.14	\$133.43	\$173.39 \$177.28	\$210.05 \$214.69	\$233.94 \$239.16	\$283.37 \$289.72	\$313.94 \$320.88	\$151.66 \$154.63	\$199.97 \$203.66	\$244.62 \$249.15	\$273.03 \$278.13	\$331.U9	\$5.00cp	

ļ				Qua	rterly Premiu	ım per \$300	Monthly Ber					ulting in 23.	12% Cumula	ative Increas	e)				
Issue		F	uture Purcha	ase Option			<u> </u>		ive - 90 Day to 3% Comp					Aut	to 5% Comp	ound Inflatio	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$8.83 \$8.90	\$10.86 \$10.94	\$12.56 \$12.67	\$13.98 \$14.08	\$16.98 \$17.12	\$19.04 \$19.18	\$13.79 \$14.01	\$17.09 \$17.37	\$19.91 \$20.23	\$22.60 \$22.94	\$28.19 \$28.66	\$32.00 \$32.58	\$26.75 \$27.08	\$33.66 \$34.07	\$39.63 \$40.11	\$45.65 \$46.18	\$57.99 \$58.72	\$65.84 \$66.68	25 26
26	\$8.90 \$8.94	\$10.94	\$12.67	\$14.08	\$17.12 \$17.26	\$19.18	\$14.01	\$17.67	\$20.23	\$22.94	\$28.00	\$32.58	\$27.08 \$27.41	\$34.07	\$40.11	\$46.76	\$59.43	\$67.55	26 27
28	\$9.02	\$11.08	\$12.85	\$14.26	\$17.37	\$19.52	\$14.44	\$17.95	\$20.89	\$23.75	\$29.68	\$33.73	\$27.73	\$34.85	\$41.05	\$47.35	\$60.20	\$68.42	28
29	\$9.06	\$11.16	\$12.93	\$14.37	\$17.52	\$19.66	\$14.66	\$18.24	\$21.21	\$24.15	\$30.19	\$34.32	\$28.06	\$35.26	\$41.55	\$47.92	\$60.96	\$69.28	29
30 31	\$9.09 \$9.16	\$11.21 \$11.29	\$13.02 \$13.10	\$14.48 \$14.59	\$17.67 \$17.81	\$19.80 \$19.98	\$14.88 \$15.10	\$18.54 \$18.82	\$21.57 \$21.94	\$24.53 \$24.95	\$30.69 \$31.24	\$34.93 \$35.55	\$28.39 \$28.69	\$35.69 \$36.12	\$42.06 \$42.56	\$48.50 \$49.09	\$61.71 \$62.52	\$70.19 \$71.08	30 31
32	\$9.20	\$11.37	\$13.18	\$14.69	\$17.92	\$20.14	\$15.10	\$19.11	\$22.29	\$25.34	\$31.78	\$36.16	\$29.03	\$36.56	\$43.08	\$49.70	\$63.31	\$71.00	32
33	\$9.24	\$11.44	\$13.29	\$14.79	\$18.06	\$20.27	\$15.56	\$19.40	\$22.65	\$25.76	\$32.33	\$36.81	\$29.34	\$37.01	\$43.58	\$50.33	\$64.11	\$72.93	33
34 35	\$9.31 \$9.35	\$11.52 \$11.59	\$13.36 \$13.46	\$14.91 \$15.02	\$18.21 \$18.36	\$20.45 \$20.59	\$15.82 \$16.08	\$19.72 \$20.02	\$23.03 \$23.41	\$26.21 \$26.64	\$32.88 \$33.49	\$37.46 \$38.07	\$29.72 \$30.08	\$37.42 \$37.90	\$44.09 \$44.67	\$50.94 \$51.56	\$64.90 \$65.73	\$73.88 \$74.83	34 35
36	\$9.33 \$9.44	\$11.70	\$13.64	\$15.02	\$18.60	\$20.89	\$16.36	\$20.02	\$23.88	\$27.19	\$34.17	\$38.88	\$30.47	\$38.40	\$45.29	\$52.27	\$66.68	\$75.91	36
37	\$9.51	\$11.83	\$13.79	\$15.42	\$18.86	\$21.17	\$16.69	\$20.82	\$24.37	\$27.73	\$34.89	\$39.71	\$30.88	\$38.92	\$45.90	\$52.98	\$67.61	\$76.98	37
38	\$9.63 \$9.74	\$11.98	\$13.98	\$15.60	\$19.11	\$21.50	\$17.01	\$21.21	\$24.84 \$25.34	\$28.31	\$35.61	\$40.54	\$31.27	\$39.42	\$46.52	\$53.71	\$68.56	\$78.08	38
39 40	\$9.74 \$9.82	\$12.13 \$12.23	\$14.16 \$14.33	\$15.82 \$16.00	\$19.36 \$19.61	\$21.79 \$22.07	\$17.34 \$17.67	\$21.61 \$22.04	\$25.84 \$25.84	\$28.89 \$29.46	\$36.39 \$37.14	\$41.40 \$42.28	\$31.71 \$32.14	\$39.97 \$40.51	\$47.13 \$47.78	\$54.44 \$55.20	\$69.54 \$70.51	\$79.20 \$80.32	39 40
41	\$9.93	\$12.38	\$14.52	\$16.22	\$19.87	\$22.37	\$17.99	\$22.49	\$26.34	\$30.08	\$37.93	\$43.18	\$32.58	\$41.05	\$48.43	\$55.96	\$71.50	\$81.48	41
42	\$9.98	\$12.53	\$14.66	\$16.40	\$20.14	\$22.65	\$18.33	\$22.91	\$26.88	\$30.69	\$38.74	\$44.09	\$33.01	\$41.60	\$49.09	\$56.73	\$72.51	\$82.63	42
43 44	\$10.09 \$10.21	\$12.67 \$12.78	\$14.85 \$15.02	\$16.61 \$16.79	\$20.41 \$20.68	\$22.94 \$23.27	\$18.68 \$19.04	\$23.35 \$23.83	\$27.44 \$27.98	\$31.31 \$31.97	\$39.55 \$40.39	\$45.02 \$45.97	\$33.46 \$33.88	\$42.12 \$42.71	\$49.74 \$50.43	\$57.52 \$58.31	\$73.51 \$74.56	\$83.83 \$85.03	43 44
45	\$10.21	\$12.76	\$15.02	\$17.01	\$20.00	\$23.57	\$19.04	\$24.29	\$28.56	\$32.65	\$41.23	\$46.94	\$34.35	\$43.33	\$50.43 \$51.07	\$59.11	\$75.62	\$86.21	45
46	\$10.47	\$13.21	\$15.53	\$17.41	\$21.42	\$24.15	\$20.21	\$25.34	\$29.68	\$33.73	\$42.28	\$48.14	\$34.89	\$44.02	\$51.91	\$60.05	\$76.89	\$87.67	46
47 48	\$10.67	\$13.46	\$15.86	\$17.78	\$21.94	\$24.69	\$21.06	\$26.42	\$30.85	\$34.85	\$43.36	\$49.37	\$35.44	\$44.70	\$52.74	\$61.03	\$78.14	\$89.11	47 48
48 49	\$10.86 \$11.05	\$13.72 \$13.98	\$16.18 \$16.54	\$18.17 \$18.57	\$22.41 \$22.91	\$25.26 \$25.84	\$21.98 \$22.94	\$27.54 \$28.73	\$32.03 \$33.26	\$36.02 \$37.20	\$44.47 \$45.59	\$50.63 \$51.94	\$35.97 \$36.56	\$45.43 \$46.15	\$53.57 \$54.44	\$62.01 \$63.02	\$79.45 \$80.76	\$90.61 \$92.11	48 49
50	\$11.21	\$14.26	\$16.87	\$18.98	\$23.41	\$26.42	\$23.96	\$29.97	\$34.57	\$38.43	\$46.76	\$53.29	\$37.14	\$46.88	\$55.30	\$64.03	\$82.10	\$93.65	50
51 52	\$11.41	\$14.52	\$17.21	\$19.33	\$23.92	\$26.99	\$25.02	\$31.27	\$35.91	\$39.71	\$47.98	\$54.65	\$37.71	\$47.64	\$56.18	\$65.09	\$83.48	\$95.20	51
52 53	\$11.59 \$11.77	\$14.77 \$15.06	\$17.56 \$17.88	\$19.72 \$20.14	\$24.44 \$24.95	\$27.57 \$28.16	\$26.10 \$27.26	\$32.61 \$34.03	\$37.31 \$38.77	\$41.01 \$42.35	\$49.20 \$50.46	\$56.06 \$57.52	\$38.30 \$38.92	\$48.39 \$49.16	\$57.08 \$57.99	\$66.13 \$67.23	\$84.84 \$86.26	\$96.79 \$98.38	52 53
54	\$11.95	\$15.31	\$18.21	\$20.52	\$25.45	\$28.73	\$28.45	\$35.47	\$40.28	\$43.75	\$51.75	\$58.99	\$39.52	\$49.95	\$58.93	\$68.30	\$87.67	\$100.01	54
55	\$12.13	\$15.56	\$18.54	\$20.89	\$25.96	\$29.31	\$29.72	\$37.04	\$41.85	\$45.21	\$53.09	\$60.48	\$40.17	\$50.71	\$59.87	\$69.42	\$89.11	\$101.67	55
56 57	\$13.32 \$14.48	\$16.90 \$18.24	\$19.98 \$21.42	\$22.60 \$24.26	\$28.11 \$30.30	\$31.81 \$34.32	\$31.16 \$32.69	\$38.81 \$40.70	\$43.83 \$45.93	\$47.35 \$49.59	\$56.33 \$59.73	\$64.17 \$68.12	\$41.85 \$43.58	\$52.92 \$55.20	\$62.55 \$65.34	\$72.62 \$75.98	\$93.39 \$97.88	\$106.63 \$111.81	56 57
58	\$15.67	\$19.56	\$22.87	\$25.96	\$32.50	\$36.81	\$34.27	\$42.63	\$48.14	\$51.94	\$63.35	\$72.28	\$45.40	\$57.60	\$68.27	\$79.49	\$102.58	\$117.25	58
59	\$16.83	\$20.89	\$24.33	\$27.61	\$34.69	\$39.36	\$35.94	\$44.70	\$50.46	\$54.41	\$67.19	\$76.70	\$47.27	\$60.08	\$71.31	\$83.14	\$107.51	\$122.96	59
60 61	\$17.99 \$19.18	\$22.23 \$23.57	\$25.76 \$27.22	\$29.31 \$30.99	\$36.84 \$39.02	\$41.85 \$44.34	\$37.69 \$39.52	\$46.88 \$49.16	\$52.89 \$55.41	\$56.98 \$59.69	\$71.28 \$75.62	\$81.40 \$86.41	\$49.23 \$51.25	\$62.69 \$65.40	\$74.50 \$77.82	\$86.99 \$91.00	\$112.68 \$118.10	\$128.93 \$135.20	60 61
62	\$20.34	\$23.57 \$24.87	\$28.66	\$32.69	\$41.23	\$46.83	\$41.40	\$51.51	\$55.41 \$58.07	\$62.58	\$80.22	\$91.73	\$53.36	\$68.27	\$81.34	\$95.20	\$123.76	\$135.20	62
63	\$22.49	\$27.50	\$31.71	\$36.16	\$45.65	\$51.86	\$43.69	\$54.32	\$61.23	\$67.50	\$86.41	\$98.71	\$57.22	\$73.09	\$86.99	\$101.58	\$131.61	\$150.65	63
64 65	\$24.61	\$30.15	\$34.79	\$39.66	\$50.06 \$54.49	\$56.90	\$46.12	\$57.30	\$64.58	\$72.78 \$78.52	\$93.07	\$106.24	\$61.40	\$78.26	\$93.03 \$99.47	\$108.33	\$139.94	\$160.03 \$169.98	64 65
66	\$26.75 \$28.89	\$32.79 \$35.40	\$37.82 \$40.86	\$43.13 \$46.66	\$54.49 \$58.88	\$61.97 \$67.00	\$48.65 \$51.33	\$60.45 \$63.78	\$68.12 \$71.86	\$78.52 \$84.68	\$100.23 \$107.94	\$114.32 \$123.00	\$65.84 \$70.62	\$83.80 \$89.73	\$106.39	\$115.58 \$123.29	\$148.81 \$158.25	\$180.56	66
67	\$31.02	\$38.04	\$43.95	\$50.13	\$63.35	\$72.04	\$54.18	\$67.29	\$75.75	\$91.30	\$116.22	\$132.38	\$75.69	\$96.03	\$113.73	\$131.53	\$168.28	\$191.77	67
68	\$35.26	\$43.29	\$50.06	\$57.04	\$71.86	\$81.62	\$59.62	\$74.28	\$84.45	\$100.48	\$127.38	\$144.82	\$82.49	\$104.86	\$124.31	\$143.19	\$182.24	\$207.30	68
69 70	\$39.47 \$43.69	\$48.58 \$53.83	\$56.22 \$62.37	\$63.92 \$70.84	\$80.36 \$88.87	\$91.22 \$100.81	\$65.59 \$72.14	\$81.99 \$90.53	\$94.11 \$104.89	\$110.58 \$121.73	\$139.58 \$152.96	\$158.43 \$173.35	\$89.91 \$98.03	\$114.49 \$124.99	\$135.85 \$148.48	\$155.90 \$169.74	\$197.38 \$213.75	\$224.06 \$242.20	69 70
71	\$47.89	\$59.08	\$68.52	\$77.76	\$97.37	\$110.44	\$79.33	\$99.94	\$116.92	\$133.99	\$167.63	\$189.63	\$106.86	\$136.46	\$162.27	\$184.79	\$231.47	\$261.77	71
72	\$52.09	\$64.32	\$74.67	\$84.63	\$105.90	\$120.02	\$87.27	\$110.36	\$130.24	\$147.48	\$183.67	\$207.48	\$116.44	\$148.98	\$177.40	\$201.21	\$250.67	\$282.99	72
73 74	\$59.66 \$67.26	\$74.09 \$83.83	\$86.29 \$97.95	\$97.48 \$110.33	\$121.41 \$136.92	\$137.36 \$154.71	\$96.72 \$107.18	\$122.75 \$136.51	\$145.18 \$161.87	\$163.97 \$182.33	\$203.43 \$225.33	\$229.49 \$253.82	\$127.84 \$140.36	\$164.15 \$180.87	\$195.93 \$216.42	\$221.60 \$244.03	\$274.95 \$301.60	\$309.95 \$339.48	73 74
75	\$74.83	\$93.57	\$109.56	\$123.19	\$150.92	\$172.04	\$118.76	\$151.80	\$180.48	\$202.70	\$249.57	\$280.71	\$154.10	\$199.31	\$239.05	\$268.76	\$330.81	\$371.81	75
76	\$82.38	\$103.31	\$121.18	\$136.06	\$167.96	\$189.38	\$131.61	\$168.86	\$201.21	\$225.35	\$276.43	\$310.46	\$169.15	\$219.61	\$264.01	\$296.01	\$362.87	\$407.21	76
77 78	\$89.96 \$96.93	\$113.04 \$122.06	\$132.84 \$143.67	\$148.92 \$160.96	\$183.45 \$198.04	\$206.72 \$222.91	\$145.84 \$155.11	\$187.83 \$200.16	\$224.34 \$239.44	\$250.59 \$267.28	\$306.11 \$326.00	\$343.37 \$365.19	\$185.68 \$195.97	\$242.01 \$255.95	\$291.65 \$308.90	\$326.06 \$345.18	\$398.05 \$420.72	\$445.98 \$470.71	77 78
79	\$103.93	\$131.07	\$154.53	\$173.06	\$212.63	\$239.08	\$164.96	\$213.31	\$255.55	\$285.08	\$347.17	\$388.39	\$206.83	\$270.72	\$327.23	\$365.40	\$444.65	\$496.80	76 79
80	\$110.91	\$140.09	\$165.38	\$185.11	\$227.20	\$255.26	\$175.45	\$227.31	\$272.74	\$304.09	\$369.71	\$413.07	\$218.26	\$286.31	\$346.61	\$386.80	\$469.94	\$524.35	80
81 82	\$117.94	\$149.06 \$158.07	\$176.20 \$187.06	\$197.16 \$209.26	\$241.79	\$271.44 \$287.62	\$186.60	\$242.27 \$258.19	\$291.09 \$310.74	\$324.36 \$345.94	\$393.71 \$419.30	\$439.32	\$230.35	\$302.83	\$367.13 \$388.90	\$409.45 \$433.41	\$496.69 \$524.93	\$553.42 \$584.07	81 82
82	\$124.92 \$134.08	\$158.07 \$170.01	\$187.06 \$201.51	\$209.26 \$225.40	\$256.38 \$276.01	\$287.62	\$198.46 \$211.02	\$258.19 \$274.95	\$310.74 \$331.31	\$345.94 \$368.70	\$419.30 \$446.53	\$467.26 \$497.19	\$243.06 \$257.04	\$320.26 \$339.20	\$388.90 \$412.39	\$433.41 \$459.47	\$524.93 \$556.04	\$584.07 \$618.16	82 83
84	\$143.27	\$181.92	\$215.91	\$241.51	\$295.58	\$331.05	\$224.39	\$292.80	\$353.24	\$392.99	\$475.52	\$529.05	\$271.84	\$359.26	\$437.29	\$487.14	\$589.03	\$654.26	84
85	\$152.42	\$193.83	\$230.35	\$257.65	\$315.20	\$352.81	\$238.60	\$311.80	\$376.63	\$418.86	\$506.39	\$562.93	\$287.46	\$380.50	\$463.71	\$516.42	\$623.96	\$692.44	85
86 87	\$161.62 \$170.81	\$205.78 \$217.68	\$244.79 \$259.24	\$273.79 \$289.93	\$334.78 \$354.42	\$374.52 \$396.29	\$253.73 \$269.82	\$332.04 \$353.57	\$401.57 \$428.12	\$446.45 \$475.83	\$539.29 \$574.33	\$598.98 \$637.32	\$304.01 \$321.49	\$402.97 \$426.80	\$491.73 \$521.49	\$547.49 \$580.41	\$660.94 \$700.15	\$732.87 \$775.65	86 87
88	\$179.48	\$228.65	\$272.38	\$304.70	\$372.68	\$416.77	\$281.53	\$368.85	\$446.80	\$496.69	\$599.79	\$665.59	\$334.06	\$443.45	\$542.05	\$603.43	\$728.36	\$807.00	88
89	\$188.12	\$239.62	\$285.55	\$319.51	\$390.96	\$437.26	\$293.77	\$384.77	\$466.28	\$518.45	\$626.34	\$695.08	\$347.14	\$460.74	\$563.40	\$627.36	\$757.70	\$839.62	89
90 91	\$196.80 \$205.45	\$250.56 \$261.53	\$298.73 \$311.90	\$334.31 \$349.11	\$409.24 \$427.55	\$457.74 \$478.23	\$306.52 \$319.84	\$401.38 \$418.72	\$486.63 \$507.83	\$541.18 \$564.89	\$654.08 \$683.04	\$725.93 \$758.10	\$360.70 \$374.82	\$478.72 \$497.40	\$585.62 \$608.72	\$652.27 \$678.14	\$788.21 \$819.96	\$873.53 \$908.83	90 91
91	\$205.45 \$214.13	\$261.53 \$272.49	\$311.90 \$325.04	\$349.11 \$363.93	\$427.55 \$445.83	\$478.23 \$498.72	\$319.84 \$333.69	\$418.72 \$436.85	\$507.83 \$529.99	\$564.89 \$589.64	\$683.04 \$713.30	\$758.10 \$791.74	\$374.82 \$389.43	\$497.40 \$516.82	\$608.72 \$632.71	\$678.14 \$705.04	\$819.96 \$853.00	\$908.83 \$945.56	91 92
93	\$219.92	\$279.62	\$333.52	\$373.48	\$457.70	\$511.96	\$341.48	\$446.59	\$541.69	\$602.75	\$729.29	\$809.29	\$397.04	\$526.44	\$644.37	\$718.21	\$869.25	\$963.30	93
94	\$225.72	\$286.75	\$341.99	\$383.00	\$469.62	\$525.17	\$349.49	\$456.54	\$553.62	\$616.15	\$745.64	\$827.24	\$404.79	\$536.25	\$656.24	\$731.64	\$885.85	\$981.36	94
95 96	\$231.50 \$237.31	\$293.88 \$301.01	\$350.46 \$358.89	\$392.54 \$402.11	\$481.49 \$493.40	\$538.43 \$551.68	\$357.66 \$366.02	\$466.72 \$477.11	\$565.86 \$578.35	\$629.82 \$643.82	\$762.36 \$779.46	\$845.58 \$864.33	\$412.68 \$420.76	\$546.26 \$556.41	\$668.32 \$680.69	\$745.33 \$759.26	\$902.71 \$919.90	\$999.80 \$1.018.54	95 96
97	\$243.10	\$308.14	\$367.36	\$411.63	\$505.26	\$564.89	\$374.56	\$487.76	\$591.12	\$658.16	\$796.94	\$883.45	\$428.97	\$566.74	\$693.27	\$773.49	\$937.41		97
98	\$248.89	\$315.27	\$375.83	\$421.18	\$517.19	\$578.13	\$383.33	\$498.64	\$604.18	\$672.82	\$814.81	\$902.99	\$437.32	\$577.22	\$706.09	\$787.96	\$955.27	\$1,057.20	98
99 100+	\$254.64 \$260.43	\$322.42 \$329.54	\$384.26 \$392.73	\$430.75 \$440.29	\$529.05 \$540.95	\$591.34 \$604.60	\$392.30 \$401.49	\$509.80 \$521.19	\$617.55 \$631.21	\$687.81 \$703.12	\$833.10 \$851.77	\$922.97 \$943.40	\$445.88 \$454.59	\$587.90 \$598.76	\$719.15 \$732.47	\$802.70 \$817.72		\$1,077.06 \$1,097.30	99 100+
100+	φ200.43	φυ29.04	φυσ2.13	<i>ф</i> 440.29	φυ <del>4</del> 0.90	φυυ4.00	φ <del>+</del> υ1.49	φυς 1.19	ψυυ Ι.Ζ Ι	φ1 U3.12	φυυ 1.//	φ <b>υ</b> 43.40	Ф474.09	ψυ30.10	φι υΖ.41	φυ11.12	φυσ1.5/	ψ1,0 <del>8</del> 1,00	100+

Ŧ				Ar	nual Premiu	m per \$300				6 Phase 3 In y EP - 50%		ulting in 23.	12% Cumula	tive Increase	e)				
Issue			uture Purc	hase Option						pound Inflati				Au	to 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$33.16	\$40.77	\$47.16	\$52.46	\$63.76	\$71.50	\$51.79	\$64.15	\$74.76	\$84.82	\$105.88	\$120.16	\$100.46	\$126.40	\$148.84	\$171.39	\$217.76	\$247.24	25
26	\$33.45	\$41.05	\$47.57	\$52.89	\$64.29	\$72.04	\$52.59	\$65.24	\$75.98	\$86.17	\$107.65	\$122.33	\$101.67	\$127.91	\$150.60	\$173.44	\$220.47	\$250.38	26
27 28	\$33.58 \$33.84	\$41.32 \$41.60	\$47.85 \$48.25	\$53.29 \$53.56	\$64.84 \$65.24	\$72.59 \$73.27	\$53.42 \$54.24	\$66.34 \$67.42	\$77.21 \$78.43	\$87.67 \$89.16	\$109.55 \$111.46	\$124.50 \$126.68	\$102.89 \$104.12	\$129.40 \$130.90	\$152.37 \$154.13	\$175.61 \$177.78	\$223.19 \$226.05	\$253.63 \$256.90	27 28
29	\$33.98	\$41.86	\$48.52	\$53.96	\$65.78	\$73.82	\$55.05	\$68.50	\$79.65	\$90.66	\$113.36	\$128.86	\$104.12	\$130.90	\$156.03	\$177.76	\$228.89	\$260.15	29
30	\$34.12	\$42.12	\$48.92	\$54.38	\$66.34	\$74.35	\$55.86	\$69.59	\$81.01	\$92.15	\$115.26	\$131.17	\$105.54	\$134.01	\$157.94	\$182.13	\$231.75	\$263.56	30
31	\$34.38	\$42.40	\$49.21	\$54.77	\$66.88	\$75.02	\$56.67	\$70.69	\$82.37	\$93.66	\$117.31	\$133.48	\$107.79	\$135.65	\$159.84	\$184.31	\$234.74	\$266.95	31
32	\$34.51	\$42.68	\$49.48	\$55.18	\$67.29	\$75.57	\$57.50	\$71.76	\$83.73	\$95.15	\$119.33	\$135.79	\$109.00	\$137.28	\$161.75	\$186.62	\$237.73	\$270.36	32
33	\$34.67	\$42.96	\$49.89	\$55.60	\$67.83	\$76.11	\$58.45	\$72.85	\$85.08	\$96.77	\$121.39	\$138.24	\$110.23	\$138.91	\$163.64	\$188.94	\$240.72	\$273.89	33
34	\$34.93	\$43.22	\$50.15	\$55.99	\$68.37	\$76.80	\$59.39	\$74.08	\$86.44	\$98.40	\$123.41	\$140.68	\$111.59	\$140.55	\$165.56	\$191.24	\$243.72	\$277.42	34
35	\$35.06	\$43.50	\$50.57	\$56.41	\$68.92	\$77.34	\$60.35	\$75.17	\$87.94	\$100.04	\$125.72	\$142.99	\$112.94	\$142.32	\$167.72	\$193.55	\$246.84	\$280.95	3
36 37	\$35.47	\$43.91	\$51.24	\$57.09 \$57.90	\$69.87 \$70.82	\$78.43	\$61.44	\$76.67 \$78.15	\$89.71 \$91.47	\$102.08	\$128.31 \$131.03	\$145.98	\$114.46	\$144.20	\$170.03 \$172.35	\$196.28 \$198.99	\$250.38	\$285.03	30
38	\$35.74 \$36.16	\$44.44 \$44.98	\$51.79 \$52.46	\$57.90 \$58.58	\$70.82	\$79.51 \$80.74	\$62.66 \$63.89	\$79.65	\$93.23	\$104.12 \$106.29	\$131.03	\$149.10 \$152.24	\$115.94 \$117.44	\$146.12 \$148.03	\$174.66	\$201.70	\$253.91 \$257.44	\$289.10 \$293.17	38
39	\$36.57	\$45.53	\$53.15	\$59.39	\$72.72	\$81.83	\$65.11	\$81.15	\$95.15	\$108.47	\$136.61	\$155.49	\$119.07	\$150.06	\$176.96	\$204.42	\$261.11	\$297.41	39
40	\$36.83	\$45.95	\$53.83	\$60.08	\$73.67	\$82.91	\$66.34	\$82.77	\$97.05	\$110.65	\$139.46	\$158.77	\$120.70	\$152.10	\$179.42	\$207.29	\$264.78	\$301.62	40
41	\$37.25	\$46.49	\$54.51	\$60.90	\$74.62	\$84.00	\$67.56	\$84.41	\$98.95	\$112.94	\$142.45	\$162.16	\$122.33	\$154.13	\$181.87	\$210.14	\$268.44	\$305.96	41
42	\$37.52	\$47.03	\$55.05	\$61.57	\$75.57	\$85.08	\$68.78	\$86.04	\$100.99	\$115.26	\$145.43	\$165.56	\$123.96	\$156.18	\$184.31	\$212.99	\$272.24	\$310.30	42
43	\$37.92	\$47.57	\$55.73	\$62.38	\$76.67	\$86.17	\$70.15	\$87.67	\$103.03	\$117.58	\$148.57	\$169.09	\$125.59	\$158.22	\$186.76	\$215.98	\$276.05	\$314.80	43
44	\$38.32	\$47.99	\$56.41	\$63.07	\$77.60	\$87.40	\$71.50	\$89.43	\$105.07	\$120.01	\$151.69	\$172.62	\$127.22	\$160.39	\$189.35	\$218.97	\$280.00	\$319.28	44
45 46	\$38.60	\$48.52	\$57.09	\$63.89	\$78.56	\$88.49	\$72.72	\$91.21	\$107.24	\$122.60	\$154.82	\$176.29	\$129.00	\$162.71	\$191.79	\$221.96	\$283.94	\$323.77	45
46 47	\$39.29 \$40.10	\$49.61 \$50.57	\$58.31 \$59.54	\$65.37 \$66.74	\$80.47 \$82.37	\$90.66 \$92.69	\$75.84 \$79.11	\$95.15 \$99.23	\$111.46 \$115.81	\$126.68 \$130.90	\$158.77 \$162.84	\$180.77 \$185.41	\$131.03 \$133.07	\$165.29 \$167.86	\$194.90 \$198.04	\$225.50 \$229.15	\$288.70 \$293.46	\$329.20 \$334.64	40
48	\$40.77	\$51.51	\$60.77	\$68.23	\$84.14	\$94.88	\$82.50	\$103.43	\$120.29	\$135.25	\$167.05	\$190.16	\$135.10	\$170.58	\$201.16	\$232.83	\$298.35	\$340.21	48
49	\$41.45	\$52.46	\$62.12	\$69.73	\$86.04	\$97.05	\$86.17	\$103.43	\$124.92	\$139.72	\$171.26	\$195.04	\$137.28	\$170.30	\$204.42	\$236.64	\$303.24	\$345.93	49
50	\$42.12	\$53.56	\$63.35	\$71.23	\$87.94	\$99.23	\$89.98	\$112.55	\$129.80	\$144.34	\$175.61	\$200.08	\$139.46	\$176.03	\$207.69	\$240.45	\$308.27	\$351.63	50
51	\$42.83	\$54.51	\$64.56	\$72.59	\$89.85	\$101.40	\$93.93	\$117.44	\$134.84	\$149.10	\$180.10	\$205.24	\$141.63	\$178.88	\$210.95	\$244.39	\$313.43	\$357.48	5
52	\$43.50	\$55.44	\$65.91	\$74.08	\$91.75	\$103.56	\$98.01	\$122.47	\$140.13	\$154.00	\$184.71	\$210.54	\$143.80	\$181.73	\$214.35	\$248.33	\$318.61	\$363.45	52
53	\$44.18	\$56.54	\$67.14	\$75.57	\$93.66	\$105.75	\$102.34	\$127.78	\$145.57	\$159.04	\$189.48	\$215.98	\$146.12	\$184.57	\$217.76	\$252.40	\$323.90	\$369.44	53
54	\$44.85	\$57.50	\$68.37	\$77.08	\$95.55	\$107.93	\$106.84	\$133.20	\$151.29	\$164.33	\$194.37	\$221.56	\$148.43	\$187.58	\$221.28	\$256.48	\$329.20	\$375.55	54
55 56	\$45.53 \$50.02	\$58.45 \$63.48	\$69.59 \$75.02	\$78.43 \$84.82	\$97.47	\$110.09	\$111.59 \$117.03	\$139.04 \$145.72	\$157.12 \$164.60	\$169.77 \$177.78	\$199.41 \$211.50	\$227.13	\$150.86 \$157.12	\$190.43 \$198.71	\$224.82 \$234.88	\$260.70 \$272.66	\$334.64 \$350.67	\$381.80 \$400.43	58 58
57	\$50.02 \$54.38	\$68.50	\$80.47	\$84.82 \$91.08	\$105.62 \$113.76	\$119.46 \$128.86	\$117.03	\$145.72	\$172.49	\$177.78	\$211.50	\$240.98 \$255.81	\$163.64	\$207.29	\$234.88	\$272.00	\$367.53	\$419.86	5
58	\$58.85	\$73.40	\$85.91	\$97.47	\$122.06	\$138.24	\$128.72	\$160.12	\$180.77	\$195.04	\$237.86	\$271.44	\$170.44	\$216.26	\$256.34	\$298.48	\$385.21	\$440.26	58
59	\$63.21	\$78.43	\$91.34	\$103.71	\$130.21	\$147.74	\$134.97	\$167.86	\$189.48	\$204.28	\$252.27	\$288.01	\$177.51	\$225.63	\$267.77	\$312.22	\$403.69	\$461.72	59
60	\$67.56	\$83.47	\$96.77	\$110.09	\$138.37	\$157.12	\$141.49	\$176.03	\$198.58	\$213.95	\$267.63	\$305.69	\$184.85	\$235.41	\$279.72	\$326.62	\$423.14	\$484.15	60
61	\$72.04	\$88.49	\$102.21	\$116.35	\$146.52	\$166.50	\$148.43	\$184.57	\$208.09	\$224.15	\$283.94	\$324.44	\$192.47	\$245.60	\$292.24	\$341.72	\$443.52	\$507.66	61
62	\$76.37	\$93.37	\$107.65	\$122.74	\$154.82	\$175.90	\$155.49	\$193.42	\$218.02	\$235.01	\$301.21	\$344.42	\$200.35	\$256.34	\$305.42	\$357.48	\$464.72	\$532.55	62
63	\$84.41	\$103.30	\$119.07	\$135.79	\$171.39	\$194.77	\$164.06	\$204.02	\$229.99	\$253.50	\$324.44	\$370.67	\$214.89	\$274.43	\$326.62	\$381.40	\$494.21	\$565.70	63
64 65	\$92.43 \$100.46	\$113.23 \$123.14	\$130.62 \$142.04	\$148.97 \$162.03	\$187.98 \$204.57	\$213.68 \$232.69	\$173.17 \$182.68	\$215.16 \$226.99	\$242.49 \$255.81	\$273.33 \$294.82	\$349.45 \$376.37	\$398.92 \$429.23	\$230.52 \$247.24	\$293.86 \$314.66	\$349.32 \$373.51	\$406.82 \$434.00	\$525.48 \$558.77	\$600.92 \$638.29	64 65
66	\$100.46	\$132.94	\$153.45	\$175.20	\$204.57	\$252.69	\$192.75	\$239.49	\$269.80	\$317.93	\$405.31	\$461.86	\$265.18	\$336.96	\$399.48	\$462.94	\$594.25	\$677.99	66
67	\$116.48	\$142.85	\$165.01	\$188.25	\$237.86	\$270.49	\$203.48	\$252.68	\$284.49	\$342.80	\$436.44	\$497.06	\$284.22	\$360.60	\$427.08	\$493.94	\$631.91	\$720.12	67
68	\$132.39	\$162.56	\$187.98	\$214.21	\$269.80	\$306.51	\$223.86	\$278.91	\$317.10	\$377.32	\$478.32	\$543.82	\$309.77	\$393.76	\$466.75	\$537.70	\$684.37	\$778.43	68
69	\$148.16	\$182.42	\$211.09	\$240.05	\$301.75	\$342.52	\$246.28	\$307.88	\$353.39	\$415.24	\$524.11	\$594.92	\$337.63	\$429.92	\$510.11	\$585.41	\$741.18	\$841.36	69
70	\$164.06	\$202.12	\$234.19	\$266.01	\$333.68	\$378.54	\$270.89	\$339.94	\$393.89	\$457.11	\$574.41	\$650.94	\$368.08	\$469.33	\$557.56	\$637.34	\$802.61	\$909.46	70
71	\$179.83	\$221.83	\$257.31	\$291.96	\$365.64	\$414.69	\$297.94	\$375.27	\$439.03	\$503.18	\$629.46	\$712.10	\$401.24	\$512.42	\$609.33	\$693.88	\$869.22	\$982.99	71
72	\$195.60	\$241.53	\$280.41	\$317.79	\$397.70	\$450.72	\$327.71	\$414.43	\$489.04	\$553.75	\$689.67	\$779.10	\$437.27	\$559.46	\$666.16	\$755.59	\$941.26		72
73 74	\$223.99 \$252.53	\$278.24 \$314.80	\$324.03 \$367.80	\$366.04 \$414.30	\$455.88 \$514.18	\$515.83 \$580.93	\$363.19 \$402.46	\$460.92 \$512.57	\$545.18 \$607.84	\$615.72 \$684.64	\$763.89 \$846.11	\$861.74 \$953.07	\$480.07 \$527.10	\$616.40 \$679.20	\$735.75 \$812.68	\$832.12 \$916.39	\$1,032.47 \$1,132.50		73 74
75	\$280.95	\$351.35	\$411.44	\$462.55	\$572.36	\$646.03	\$445.95	\$570.05	\$677.71	\$761.16	\$937.18		\$578.62	\$748.39	\$897.63		\$1,132.50		75
76	\$309.36	\$387.92	\$455.07	\$510.93	\$630.69	\$711.14	\$494.21	\$634.08	\$755.59	\$846.25	\$1,038.02		\$635.16	\$824.64	\$991.42		\$1,362.62		76
77	\$337.76	\$424.49	\$498.84	\$559.19	\$688.86	\$776.24	\$547.63	\$705.31	\$842.45	\$940.98	\$1,149.49	\$1,289.36	\$697.28	\$908.76		\$1,224.38			77
78	\$364.00	\$458.33	\$539.48	\$604.46	\$743.63	\$837.00	\$582.43	\$751.65	\$899.12		\$1,224.11	\$1,371.32	\$735.89	\$961.10	\$1,159.96				78
79	\$390.24	\$492.17	\$580.25	\$649.84	\$798.40	\$897.76	\$619.39	\$801.00	\$959.60		\$1,303.63	\$1,458.44	\$776.66						79
80	\$416.47	\$526.03	\$621.03	\$695.12	\$853.18	\$958.52	\$658.81	\$853.58	\$1,024.17			\$1,551.14	\$819.61	\$1,075.14	\$1,301.59	\$1,452.45			80
81	\$442.84	\$559.73	\$661.67	\$740.37	\$907.96	\$1,019.28	\$700.67	\$909.73	\$1,093.08		\$1,478.42	\$1,649.67	\$865.02		\$1,378.66			<b>4</b> =,0.0	8:
82 83	\$469.07 \$503.45	\$593.57 \$638.43	\$702.45 \$756.68	\$785.75 \$846.39	\$962.74 \$1.036.41	\$1,080.04 \$1,161.59	\$745.26 \$792.42	\$969.52 \$1,032.47	\$1,166.89	\$1,299.00 \$1,384.49	\$1,574.52 \$1,676.73	\$1,754.62 \$1,867.02	\$912.72 \$965.19	\$1,202.63 \$1,273.73	\$1,460.35 \$1,548.56				82
84	\$503.45	\$683.15	\$810.77	\$906.88	\$1,036.41	\$1,161.59		\$1,032.47	\$1,244.09		\$1,076.73	\$1,867.02	\$1.020.77						8
85	\$572.36	\$727.86	\$865.02	\$967.49	\$1,183.61	\$1,324.84					\$1,901.55	\$2,113.85	\$1,079.50			\$1,939.20			8
86	\$606.89	\$772.71	\$919.24	\$1,028.12	\$1,257.14	\$1,406.38				\$1,676.45		\$2,249.23	\$1,141.61				\$2,481.93		8
87	\$641.42	\$817.45	\$973.47	\$1,088.73	\$1,330.81	\$1,488.07		\$1,327.68		\$1,786.83		\$2,393.17	\$1,207.25		\$1,958.22				87
88	\$673.90		\$1,022.81	\$1,144.20	\$1,399.46	\$1,565.02				\$1,865.12		\$2,499.33		\$1,665.18					88
89	\$706.39		\$1,072.30			\$1,641.93				\$1,946.81		\$2,610.10		\$1,730.15					8
90	\$739.00		\$1,121.75		\$1,536.73	\$1,718.86						\$2,725.91	\$1,354.47			\$2,449.32			90
91	\$771.49		\$1,171.24	\$1,310.97	\$1,605.49	\$1,795.80				\$2,121.19	\$2,564.85	\$2,846.74	\$1,407.47			\$2,546.49			9
92 93	\$804.11 \$825.86		\$1,220.57 \$1,252.39	\$1,366.56 \$1,402.44	\$1,674.15 \$1,718.73	\$1,872.73 \$1,922.48	\$1,253.07 \$1,282,28		\$1,990.17 \$2.034.07	\$2,214.17 \$2,263.37	\$2,678.47 \$2,738.55	\$2,973.02 \$3,038.94	\$1,462.38 \$1,490.93		\$2,375.91 \$2,419.68	\$2,647.48 \$2,696.97	\$3,203.14 \$3,264.17		9
93	\$825.86 \$847.61		\$1,252.39 \$1,284.20	\$1,402.44 \$1,438.19	\$1,718.73 \$1.763.45	\$1,922.48 \$1,972.09				\$2,263.37 \$2,313.66		\$3,038.94 \$3,106.36	\$1,490.93 \$1,520.01	\$1,976.85 \$2,013.68	\$2,419.68 \$2,464.26	\$2,696.97 \$2,747.39			9:
95	\$869.35		\$1,284.20	\$1,438.19	\$1,763.45	\$2,021.83					\$2,799.99	\$3,106.36	\$1,520.01	\$2,013.68	\$2,464.26	\$2,747.39	\$3,326.41		9
96	\$891.11		\$1,315.99	\$1,474.07	\$1,852.76	\$2,021.63	\$1,343.03		\$2,124.07		\$2,926.94	\$3,175.27	\$1,549.64		\$2,509.00	\$2,790.70	\$3,454.32		9
97	\$912.86		\$1,379.48		\$1,897.33	\$2,121.19	\$1,406.52		\$2,219.73		\$2,992.60	\$3,317.44	\$1,610.81	\$2,128.12		\$2,904.51	\$3,520.10		9
98	\$934.59	\$1,183.87	\$1,411.27	\$1,581.58	\$1,942.05	\$2,170.94	\$1,439.42	\$1,872.46	\$2,268.81	\$2,526.51	\$3,059.72	\$3,390.85	\$1,642.20	\$2,167.55	\$2,651.42	\$2,958.88	\$3,587.11	\$3,969.87	9
99 100+	\$956.21			\$1,617.47			\$1,473.13	\$1,914.32	\$2,318.95	\$2,582.78	\$3,128.39	\$3,465.87	\$1,674.29	\$2,207.64	\$2,700.50				9
	\$977.96	64 007 40	¢4 474 74	\$1 6E2 26	¢2 021 25	\$2.270.20	\$1 507 65	\$1.057.14	\$2.370.22	\$2.640.28	\$3,198.50	\$3.542.54	\$1.707.04	\$2,248.42	\$2,750.52	\$3,070.62	\$3 724 94	\$4.120.48	10

				Moi	nthly Premiu	m per \$300		nefit Amount Comprehens				ulting in 23.	12% Cumula	tive Increase	e)				
Issue		F	uture Purch	ase Option					o 3% Comp					Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$3.46	\$4.21	\$4.83	\$5.34	\$6.48	\$7.25	\$5.34	\$6.56	\$7.61	\$8.59	\$10.67	\$12.20	\$10.05	\$12.52	\$14.63	\$16.77	\$21.25	\$24.09	25
26 27	\$3.48 \$3.51	\$4.25 \$4.27	\$4.88 \$4.90	\$5.39 \$5.43	\$6.52 \$6.59	\$7.31 \$7.38	\$5.43 \$5.51	\$6.66 \$6.78	\$7.73 \$7.86	\$8.73 \$8.87	\$10.86 \$11.05	\$12.41 \$12.63	\$10.18 \$10.30	\$12.66 \$12.80	\$14.79 \$14.98	\$16.98 \$17.20	\$21.51 \$21.78	\$24.40 \$24.72	26 27
28	\$3.53	\$4.29	\$4.93	\$5.46	\$6.63	\$7.42	\$5.61	\$6.89	\$7.98	\$9.03	\$11.22	\$12.84	\$10.30	\$12.00	\$15.15	\$17.20	\$22.05	\$25.03	28
29	\$3.55	\$4.32	\$4.97	\$5.50	\$6.68	\$7.49	\$5.69	\$7.00	\$8.10	\$9.18	\$11.43	\$13.06	\$10.54	\$13.12	\$15.34	\$17.60	\$22.33	\$25.36	29
30	\$3.56	\$4.34	\$5.02	\$5.56	\$6.74	\$7.54	\$5.78	\$7.11	\$8.24	\$9.32	\$11.62	\$13.29	\$10.66	\$13.28	\$15.53	\$17.82	\$22.62	\$25.67	30
31	\$3.58	\$4.39	\$5.05	\$5.59	\$6.79	\$7.61	\$5.86	\$7.22	\$8.37	\$9.48	\$11.82	\$13.51	\$10.79	\$13.43	\$15.71	\$18.04	\$22.90	\$26.00	31
32 33	\$3.59 \$3.61	\$4.41 \$4.44	\$5.07 \$5.12	\$5.63 \$5.67	\$6.84 \$6.90	\$7.67 \$7.73	\$5.94 \$6.03	\$7.34 \$7.43	\$8.51 \$8.64	\$9.64 \$9.81	\$12.02 \$12.22	\$13.75 \$13.98	\$10.92 \$11.04	\$13.58 \$13.76	\$15.89 \$16.10	\$18.25 \$18.48	\$23.18 \$23.48	\$26.33 \$26.67	32 33
34	\$3.64	\$4.46	\$5.15	\$5.71	\$6.94	\$7.79	\$6.13	\$7.54	\$8.77	\$9.96	\$12.43	\$14.20	\$11.17	\$13.91	\$16.29	\$18.70	\$23.77	\$27.00	34
35	\$3.66	\$4.50	\$5.18	\$5.75	\$7.00	\$7.84	\$6.20	\$7.67	\$8.93	\$10.11	\$12.66	\$14.45	\$11.30	\$14.08	\$16.48	\$18.94	\$24.07	\$27.37	35
36	\$3.69	\$4.55	\$5.25	\$5.82	\$7.09	\$7.96	\$6.31	\$7.82	\$9.10	\$10.33	\$12.93	\$14.76	\$11.45	\$14.28	\$16.71	\$19.20	\$24.40	\$27.77	36
37 38	\$3.72 \$3.77	\$4.59 \$4.65	\$5.32 \$5.38	\$5.90 \$5.97	\$7.18 \$7.29	\$8.08 \$8.19	\$6.44 \$6.56	\$7.97 \$8.13	\$9.28 \$9.47	\$10.54 \$10.74	\$13.20 \$13.46	\$15.07 \$15.39	\$11.60 \$11.76	\$14.47 \$14.66	\$16.93 \$17.16	\$19.46 \$19.73	\$24.75 \$25.09	\$28.16 \$28.56	37 38
39	\$3.81	\$4.70	\$5.44	\$6.05	\$7.39	\$8.29	\$6.68	\$8.28	\$9.65	\$10.74	\$13.76	\$15.71	\$11.93	\$14.87	\$17.39	\$20.01	\$25.45	\$28.97	39
40	\$3.84	\$4.76	\$5.51	\$6.14	\$7.49	\$8.40	\$6.81	\$8.46	\$9.85	\$11.19	\$14.03	\$16.04	\$12.08	\$15.06	\$17.63	\$20.28	\$25.81	\$29.40	40
41	\$3.89	\$4.80	\$5.58	\$6.20	\$7.59	\$8.52	\$6.93	\$8.61	\$10.05	\$11.42	\$14.33	\$16.37	\$12.23	\$15.25	\$17.87	\$20.56	\$26.17	\$29.80	41
42	\$3.92	\$4.84	\$5.66	\$6.28	\$7.68	\$8.63	\$7.06	\$8.77	\$10.25	\$11.65	\$14.63	\$16.72	\$12.40	\$15.47	\$18.11	\$20.84	\$26.54	\$30.24	42
43 44	\$3.95 \$3.99	\$4.91 \$4.96	\$5.71 \$5.78	\$6.37 \$6.44	\$7.78 \$7.88	\$8.74 \$8.86	\$7.20 \$7.35	\$8.95 \$9.13	\$10.44 \$10.65	\$11.88 \$12.13	\$14.93 \$15.24	\$17.07 \$17.43	\$12.57 \$12.75	\$15.67 \$15.88	\$18.36 \$18.60	\$21.13 \$21.42	\$26.90 \$27.29	\$30.67 \$31.12	43 44
45	\$4.03	\$5.02	\$5.76 \$5.85	\$6.51	\$7.00	\$8.97	\$7.48	\$9.13	\$10.86	\$12.13	\$15.24	\$17.43	\$12.75	\$16.11	\$18.84	\$21.42	\$27.29	\$31.12	45
46	\$4.10	\$5.13	\$5.97	\$6.66	\$8.16	\$9.20	\$7.75	\$9.65	\$11.23	\$12.75	\$15.97	\$18.23	\$13.13	\$16.36	\$19.16	\$22.07	\$28.13	\$32.05	46
47	\$4.17	\$5.22	\$6.12	\$6.81	\$8.36	\$9.40	\$8.05	\$10.02	\$11.64	\$13.13	\$16.37	\$18.70	\$13.33	\$16.63	\$19.46	\$22.43	\$28.60	\$32.59	47
48 49	\$4.25 \$4.32	\$5.32 \$5.43	\$6.24 \$6.37	\$6.96 \$7.11	\$8.54 \$8.74	\$9.63 \$9.85	\$8.36 \$8.69	\$10.41 \$10.81	\$12.05 \$12.45	\$13.52 \$13.92	\$16.79 \$17.23	\$19.18 \$19.68	\$13.54 \$13.76	\$16.89 \$17.16	\$19.78 \$20.10	\$22.80 \$23.17	\$29.08 \$29.56	\$33.13 \$33.69	48 49
49 50	\$4.32 \$4.40	\$5.43 \$5.53	\$6.37 \$6.49	\$7.11 \$7.26	\$8.74 \$8.94	\$9.85 \$10.07	\$8.69	\$10.81 \$11.21	\$12.45 \$12.89	\$13.92 \$14.35	\$17.23 \$17.67	\$19.68	\$13.76 \$13.98	\$17.16 \$17.44	\$20.10 \$20.41	\$23.17 \$23.54	\$29.56	\$33.69 \$34.25	49 50
51	\$4.47	\$5.63	\$6.62	\$7.41	\$9.13	\$10.30	\$9.36	\$11.65	\$13.34	\$14.77	\$18.12	\$20.70	\$14.19	\$17.71	\$20.75	\$23.93	\$30.55	\$34.82	51
52	\$4.54	\$5.74	\$6.75	\$7.56	\$9.32	\$10.50	\$9.72	\$12.09	\$13.81	\$15.22	\$18.59	\$21.23	\$14.42	\$18.00	\$21.07	\$24.33	\$31.04	\$35.40	52
53	\$4.60	\$5.83	\$6.89	\$7.71	\$9.50	\$10.72	\$10.08	\$12.56	\$14.30	\$15.67	\$19.07	\$21.77	\$14.64	\$18.28	\$21.41	\$24.73	\$31.56	\$35.99	53
54 55	\$4.68 \$4.76	\$5.93 \$6.03	\$7.01 \$7.14	\$7.86 \$8.01	\$9.71 \$9.88	\$10.95 \$11.17	\$10.47 \$10.83	\$13.04 \$13.53	\$14.79 \$15.33	\$16.14 \$16.59	\$19.57 \$20.04	\$22.31 \$22.89	\$14.88 \$15.11	\$18.58 \$18.86	\$21.75 \$22.11	\$25.13 \$25.51	\$32.10 \$32.63	\$36.59 \$37.19	54 55
56	\$5.21	\$6.55	\$7.70	\$8.65	\$10.72	\$12.11	\$11.33	\$14.18	\$16.05	\$17.44	\$21.27	\$24.29	\$15.74	\$19.68	\$23.09	\$26.70	\$34.20	\$39.01	56
57	\$5.68	\$7.06	\$8.25	\$9.30	\$11.56	\$13.07	\$11.88	\$14.87	\$16.82	\$18.34	\$22.56	\$25.77	\$16.38	\$20.52	\$24.12	\$27.93	\$35.83	\$40.89	57
58	\$6.14	\$7.59	\$8.81	\$9.94	\$12.39	\$14.02	\$12.45	\$15.58	\$17.61	\$19.28	\$23.92	\$27.35	\$17.07	\$21.41	\$25.20	\$29.21	\$37.56	\$42.89	58
59 60	\$6.59 \$7.05	\$8.10 \$8.62	\$9.37 \$9.93	\$10.59 \$11.22	\$13.22 \$14.06	\$14.99 \$15.95	\$13.06 \$13.69	\$16.33 \$17.11	\$18.46 \$19.33	\$20.28 \$21.33	\$25.38 \$26.92	\$29.03 \$30.80	\$17.77 \$18.50	\$22.33 \$23.30	\$26.33 \$27.52	\$30.57 \$31.99	\$39.36 \$41.23	\$44.98 \$47.18	59 60
61	\$7.51	\$9.14	\$10.48	\$11.86	\$14.89	\$16.89	\$14.36	\$17.11	\$20.26	\$22.42	\$28.55	\$32.69	\$19.27	\$24.32	\$28.75	\$33.47	\$43.21	\$49.47	61
62	\$7.97	\$9.65	\$11.04	\$12.53	\$15.73	\$17.86	\$15.04	\$18.78	\$21.21	\$23.59	\$30.29	\$34.69	\$20.05	\$25.39	\$30.03	\$34.99	\$45.31	\$51.86	62
63	\$8.81	\$10.67	\$12.21	\$13.86	\$17.41	\$19.77	\$15.87	\$19.80	\$22.75	\$25.45	\$32.61	\$37.31	\$21.51	\$27.19	\$32.11	\$37.33	\$48.17	\$55.10	63
64 65	\$9.64 \$10.48	\$11.70 \$12.72	\$13.39 \$14.55	\$15.19 \$16.52	\$19.10 \$20.79	\$21.68 \$23.61	\$16.75 \$17.65	\$20.89 \$22.03	\$24.40 \$26.18	\$27.46 \$29.65	\$35.12 \$37.82	\$40.15 \$43.20	\$23.07 \$24.75	\$29.10 \$31.16	\$34.34 \$36.72	\$39.84 \$42.49	\$51.23 \$54.49	\$58.52 \$62.16	64 65
66	\$11.31	\$13.74	\$15.74	\$17.87	\$20.79	\$25.52	\$17.65	\$23.24	\$28.08	\$32.00	\$40.73	\$46.48	\$26.55	\$33.36	\$39.28	\$45.33	\$57.95	\$66.03	66
67	\$12.16	\$14.75	\$16.90	\$19.20	\$24.16	\$27.43	\$19.65	\$24.49	\$30.13	\$34.56	\$43.86	\$50.01	\$28.45	\$35.71	\$41.99	\$48.35	\$61.63	\$70.15	67
68	\$13.80	\$16.79	\$19.27	\$21.84	\$27.40	\$31.09	\$21.87	\$27.30	\$33.26	\$38.03	\$48.06	\$54.70	\$31.01	\$38.99	\$45.90	\$52.65	\$66.73	\$75.81	68
69 70	\$15.46 \$17.10	\$18.83 \$20.88	\$21.64 \$24.01	\$24.49 \$27.13	\$30.65 \$33.89	\$34.74 \$38.40	\$24.36 \$27.12	\$30.42 \$33.92	\$36.73 \$40.58	\$41.86 \$46.07	\$52.67 \$57.70	\$59.83 \$65.43	\$33.81 \$36.84	\$42.57 \$46.49	\$50.17 \$54.83	\$57.33 \$62.41	\$72.27 \$78.27	\$81.95 \$88.59	69 70
70	\$17.10	\$20.00	\$26.37	\$29.77	\$37.15	\$42.06	\$30.21	\$37.81	\$44.80	\$50.70	\$63.21	\$71.55	\$40.16	\$50.76	\$59.94	\$67.95	\$84.75	\$95.76	71
72	\$20.40	\$24.96	\$28.73	\$32.42	\$40.38	\$45.73	\$33.65	\$42.16	\$49.47	\$55.80	\$69.26	\$78.26	\$43.78	\$55.41	\$65.51	\$73.97	\$91.79	\$103.50	72
73	\$23.37	\$28.73	\$33.22	\$37.34	\$46.31	\$52.33	\$37.28	\$46.88	\$55.14	\$62.02	\$76.67	\$86.51	\$48.06	\$61.06	\$72.36	\$81.47	\$100.68	\$113.35	73
74 75	\$26.32 \$29.29	\$32.50 \$36.28	\$37.70 \$42.18	\$42.27 \$47.18	\$52.22 \$58.13	\$58.94 \$65.54	\$41.29 \$45.76	\$52.12 \$57.96	\$61.45 \$68.48	\$68.93 \$76.59	\$84.86 \$93.95	\$95.61 \$105.68	\$52.78 \$57.94	\$67.27 \$74.11	\$79.91 \$88.27	\$89.72 \$98.81	\$110.43 \$121.12	\$124.14 \$135.96	74 75
75 76	\$29.29	\$40.06	\$42.18 \$46.65	\$47.18 \$52.11	\$64.04	\$72.15	\$45.76 \$50.69	\$57.96 \$64.44	\$76.32	\$85.12	\$93.95 \$104.01	\$105.68	\$57.94 \$63.59	\$81.66	\$97.49	\$108.81	\$121.12	\$135.96	75 76
77	\$35.23	\$43.84	\$51.12	\$57.03	\$69.96	\$78.75	\$56.15	\$71.64	\$85.05	\$94.60	\$115.13	\$129.12	\$69.82	\$89.99	\$107.67	\$119.84	\$145.72	\$163.08	77
78	\$37.95	\$47.34	\$55.29	\$61.66	\$75.52	\$84.92	\$59.68	\$76.30	\$90.72	\$100.82	\$122.51	\$137.19	\$73.69	\$95.17	\$114.04	\$126.85	\$154.00	\$172.12	78
79 80	\$40.70 \$43.43	\$50.82	\$59.46	\$66.27 \$70.91	\$81.09	\$91.08	\$63.43	\$81.26 \$86.54	\$96.74	\$107.45	\$130.35 \$138.70	\$145.77	\$77.77 \$82.06	\$100.65	\$120.79	\$134.29	\$162.75 \$172.01	\$181.64	79 80
80 81	\$43.43 \$46.17	\$54.31 \$57.82	\$63.64 \$67.82	\$70.91 \$75.52	\$86.65 \$92.22	\$97.24 \$103.40	\$67.44 \$71.67	\$86.54 \$92.18	\$103.18 \$110.05	\$114.51 \$122.03	\$138.70 \$147.59	\$154.89 \$164.59	\$82.06 \$86.60	\$106.45 \$112.58	\$127.94 \$135.52	\$142.14 \$150.46	\$172.01 \$181.79	\$191.71 \$202.32	80 81
82	\$48.90	\$61.30	\$72.00	\$80.15	\$97.78	\$103.40	\$76.20	\$98.17	\$117.37	\$130.06	\$157.04	\$174.87	\$91.37	\$119.08	\$143.55	\$159.27	\$192.13	\$213.53	82
83	\$52.49	\$65.93	\$77.55	\$86.31	\$105.25	\$117.84	\$80.98	\$104.49	\$125.04	\$138.52	\$167.09	\$185.91	\$96.63	\$126.12	\$152.21	\$168.82	\$203.51	\$226.00	83
84	\$56.09	\$70.55	\$83.11	\$92.49	\$112.73	\$126.12	\$86.06	\$111.18	\$133.21	\$147.52	\$177.80	\$197.63	\$102.19	\$133.57	\$161.41	\$178.98	\$215.58	\$239.18	84
85 86	\$59.69 \$63.27	\$75.18 \$79.80	\$88.65 \$94.21	\$98.69 \$104.86	\$120.20 \$127.69	\$134.40 \$142.68	\$91.46 \$97.21	\$118.33 \$125.93	\$141.92 \$151.19	\$157.11 \$167.33	\$189.18 \$201.30	\$210.08 \$223.33	\$108.07 \$114.28	\$141.46 \$149.83	\$171.15 \$181.50	\$189.73 \$201.14	\$228.36 \$241.89	\$253.13 \$267.90	85 86
87	\$66.86	\$84.43	\$99.76	\$111.04	\$135.16	\$150.96	\$103.30	\$133.99	\$161.07	\$178.19	\$201.30	\$223.33	\$120.85	\$158.68	\$192.44	\$201.14	\$256.21	\$283.51	87
88	\$70.27	\$88.68	\$104.84	\$116.72	\$142.12	\$158.77	\$107.73	\$139.72	\$168.01	\$185.90	\$223.53	\$247.76	\$125.56	\$164.87	\$200.03	\$221.68	\$266.51	\$294.94	88
89	\$73.66	\$92.93	\$109.91	\$122.37	\$149.10	\$166.56	\$112.36	\$145.69	\$175.23	\$193.93	\$233.28	\$258.57	\$130.46	\$171.29	\$207.92	\$230.46	\$277.24	\$306.85	89
90 91	\$77.05	\$97.17	\$114.97	\$128.04	\$156.08	\$174.37	\$117.19	\$151.90	\$182.77	\$202.29	\$243.45	\$269.85	\$135.55	\$177.98	\$216.10	\$239.60	\$288.39	\$319.23	90 91
91 92	\$80.44 \$83.83	\$101.42 \$105.67	\$120.04 \$125.10	\$133.72 \$139.38	\$163.05 \$170.02	\$182.18 \$189.98	\$122.22 \$127.45	\$158.39 \$165.15	\$190.62 \$198.82	\$211.02 \$220.14	\$254.07 \$265.15	\$281.61 \$293.92	\$140.84 \$146.35	\$184.92 \$192.13	\$224.60 \$233.46	\$249.09 \$258.96	\$299.99 \$312.07	\$332.11 \$345.51	91
93	\$86.10	\$103.07	\$128.37	\$143.04	\$174.57	\$195.03	\$130.36	\$168.74	\$203.10	\$224.90	\$270.95	\$300.27	\$149.19	\$195.71	\$237.75	\$263.80	\$318.00	\$351.99	93
94	\$88.38	\$111.21	\$131.61	\$146.70	\$179.10	\$200.07	\$133.32	\$172.38	\$207.46	\$229.77	\$276.87	\$306.77	\$152.09	\$199.33	\$242.12	\$268.72	\$324.04	\$358.59	94
95	\$90.64	\$113.97	\$134.88	\$150.35	\$183.64	\$205.11	\$136.37	\$176.14	\$211.90	\$234.75	\$282.93	\$313.40	\$155.05	\$203.03	\$246.58	\$273.73	\$330.20	\$365.29	95
96 97	\$92.91 \$95.17	\$116.74 \$119.52	\$138.13 \$141.37	\$154.01 \$157.67	\$188.17 \$192.70	\$210.15 \$215.10	\$139.47 \$142.66	\$179.96 \$183.86	\$216.46 \$221.11	\$239.83 \$245.03	\$289.11 \$295.44	\$320.18 \$327.09	\$158.07 \$161.15	\$206.81 \$210.64	\$251.13 \$255.74	\$278.84 \$284.05	\$336.48 \$342.86	\$372.14 \$379.10	96 97
98	\$95.17 \$97.44	\$119.52	\$141.37	\$157.67	\$192.70	\$215.19 \$220.24	\$142.00	\$183.86	\$225.84	\$245.03	\$295.44	\$327.09	\$164.29	\$210.64	\$255.74	\$289.35	\$342.86 \$349.36	\$379.10	98
99	\$99.70	\$125.04	\$147.88	\$164.98	\$201.78	\$225.27	\$149.26	\$191.95	\$230.69	\$255.79	\$308.48	\$341.37	\$167.48	\$218.55	\$265.23	\$294.76	\$355.98	\$393.45	99
100+	\$101.96	\$127.81	\$151.16	\$168.64	\$206.31	\$230.32	\$152.67	\$196.12	\$235.62	\$261.34	\$315.20	\$348.75	\$170.76	\$222.61	\$270.11	\$300.26	\$362.73	\$400.82	100

ļ				Qua	rterly Premi	um per \$30	0 Monthly Be	nefit Amoun Comprehens				sulting in 23	12% Cumul	ative Increas	e)				
Issue		F	uture Purch	ase Option					o 3% Comp					Aut	o 5% Comp	ound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25 26	\$10.18 \$10.25	\$12.38 \$12.48	\$14.22 \$14.33	\$15.71 \$15.86	\$19.04 \$19.18	\$21.33 \$21.50	\$15.71 \$15.97	\$19.29 \$19.59	\$22.37 \$22.73	\$25.22 \$25.65	\$31.38 \$31.92	\$35.88 \$36.49	\$29.54 \$29.89	\$36.78 \$37.20	\$43.00 \$43.51	\$49.29 \$49.91	\$62.44 \$63.24	\$70.84 \$71.74	25 26
27	\$10.23	\$12.56	\$14.41	\$15.00	\$19.36	\$21.68	\$16.22	\$19.91	\$23.10	\$26.10	\$32.47	\$37.11	\$30.26	\$37.65	\$44.02	\$50.52	\$64.03	\$72.65	27
28	\$10.36	\$12.64	\$14.52	\$16.08	\$19.52	\$21.83	\$16.47	\$20.23	\$23.46	\$26.54	\$33.01	\$37.75	\$30.63	\$38.07	\$44.56	\$51.14	\$64.84	\$73.60	28
29	\$10.43	\$12.71	\$14.63	\$16.18	\$19.66	\$22.02	\$16.72	\$20.56	\$23.83	\$26.96	\$33.59	\$38.40	\$30.99	\$38.54	\$45.10	\$51.75	\$65.66	\$74.52	29
30 31	\$10.47 \$10.54	\$12.78 \$12.89	\$14.74 \$14.85	\$16.33 \$16.44	\$19.80 \$19.94	\$22.18 \$22.37	\$16.98 \$17.23	\$20.89 \$21.21	\$24.22 \$24.61	\$27.41 \$27.87	\$34.17 \$34.74	\$39.05 \$39.71	\$31.35 \$31.71	\$39.02 \$39.50	\$45.65 \$46.18	\$52.37 \$53.03	\$66.49 \$67.33	\$75.47 \$76.44	30 31
32	\$10.54	\$12.09	\$14.65	\$16.54	\$20.10	\$22.56	\$17.48	\$21.53	\$25.02	\$28.34	\$35.33	\$40.39	\$32.08	\$39.97	\$46.74	\$53.68	\$68.16	\$77.43	32
33	\$10.63	\$13.02	\$15.02	\$16.65	\$20.27	\$22.73	\$17.75	\$21.87	\$25.41	\$28.81	\$35.94	\$41.09	\$32.43	\$40.43	\$47.31	\$54.32	\$69.04	\$78.41	33
34	\$10.67	\$13.10	\$15.13	\$16.79	\$20.41	\$22.91	\$17.99	\$22.18	\$25.81	\$29.28	\$36.56	\$41.77	\$32.83	\$40.89	\$47.89	\$54.99	\$69.90	\$79.42	34
35 36	\$10.74 \$10.86	\$13.21 \$13.36	\$15.24 \$15.42	\$16.90 \$17.12	\$20.56 \$20.84	\$23.06 \$23.38	\$18.24 \$18.57	\$22.56 \$22.99	\$26.25 \$26.75	\$29.76 \$30.37	\$37.20 \$38.01	\$42.50 \$43.41	\$33.23 \$33.66	\$41.40 \$41.95	\$48.47 \$49.12	\$55.67 \$56.42	\$70.77 \$71.74	\$80.47 \$81.62	35 36
37	\$10.00	\$13.51	\$15.64	\$17.12	\$21.14	\$23.75	\$18.94	\$23.41	\$27.30	\$30.99	\$38.81	\$44.31	\$34.10	\$42.54	\$49.78	\$57.22	\$72.75	\$82.78	37
38	\$11.08	\$13.64	\$15.82	\$17.56	\$21.42	\$24.07	\$19.29	\$23.88	\$27.84	\$31.60	\$39.60	\$45.25	\$34.57	\$43.11	\$50.46	\$58.02	\$73.77	\$83.97	38
39	\$11.18	\$13.83	\$16.00	\$17.81	\$21.71	\$24.40	\$19.66	\$24.37	\$28.39	\$32.25	\$40.43	\$46.18	\$35.04	\$43.69	\$51.14	\$58.83	\$74.83	\$85.17	39
40 41	\$11.29 \$11.41	\$13.98 \$14.12	\$16.22 \$16.40	\$18.02 \$18.24	\$22.02 \$22.29	\$24.73 \$25.04	\$20.02 \$20.38	\$24.84 \$25.31	\$28.96 \$29.54	\$32.90 \$33.56	\$41.27 \$42.12	\$47.16 \$48.14	\$35.50 \$35.97	\$44.28 \$44.85	\$51.83 \$52.52	\$59.62 \$60.45	\$75.86 \$76.92	\$86.41 \$87.64	40 41
41	\$11.52	\$14.12	\$16.40	\$18.46	\$22.29	\$25.04	\$20.36	\$25.81	\$30.12	\$34.24	\$43.00	\$49.16	\$36.46	\$45.46	\$53.26	\$61.28	\$78.01	\$88.90	42
43	\$11.62	\$14.44	\$16.79	\$18.71	\$22.87	\$25.70	\$21.17	\$26.31	\$30.69	\$34.93	\$43.91	\$50.17	\$36.96	\$46.08	\$53.97	\$62.12	\$79.09	\$90.17	43
44	\$11.73	\$14.59	\$16.98	\$18.94	\$23.17	\$26.07	\$21.57	\$26.83	\$31.31	\$35.66	\$44.81	\$51.22	\$37.46	\$46.69	\$54.69	\$62.99	\$80.22	\$91.46	44
45 46	\$11.83 \$12.06	\$14.74 \$15.06	\$17.21 \$17.56	\$19.15 \$19.59	\$23.46 \$23.99	\$26.38 \$27.05	\$21.98 \$22.80	\$27.33 \$28.39	\$31.92 \$33.04	\$36.39 \$37.46	\$45.79 \$46.94	\$52.27 \$53.60	\$37.96 \$38.58	\$47.35 \$48.11	\$55.41 \$56.33	\$63.86 \$64.90	\$81.37 \$82.71	\$92.69 \$94.26	45 46
46	\$12.06	\$15.06	\$17.56	\$20.02	\$23.99 \$24.58	\$27.05	\$22.80	\$28.39	\$33.04 \$34.21	\$37.46 \$38.58	\$48.14	\$54.99	\$38.58	\$48.11	\$57.22	\$65.95	\$84.09	\$94.26	46
48	\$12.48	\$15.64	\$18.33	\$20.45	\$25.11	\$28.31	\$24.58	\$30.58	\$35.40	\$39.74	\$49.37	\$56.40	\$39.81	\$49.66	\$58.13	\$67.04	\$85.49	\$97.41	48
49	\$12.71	\$15.97	\$18.71	\$20.89	\$25.70	\$28.96	\$25.52	\$31.75	\$36.63	\$40.94	\$50.63	\$57.84	\$40.43	\$50.46	\$59.08	\$68.12	\$86.91	\$99.03	49
50 51	\$12.93 \$13.14	\$16.25 \$16.54	\$19.07 \$19.47	\$21.37 \$21.79	\$26.27 \$26.83	\$29.62 \$30.26	\$26.50 \$27.50	\$32.98 \$34.24	\$37.90 \$39.24	\$42.18 \$43.44	\$51.94 \$53.29	\$59.33 \$60.85	\$41.09 \$41.74	\$51.25 \$52.09	\$60.02 \$60.99	\$69.24 \$70.37	\$88.37 \$89.79	\$100.70 \$102.36	50 51
52	\$13.14	\$16.87	\$19.47	\$22.23	\$27.41	\$30.88	\$27.50	\$35.55	\$40.62	\$44.74	\$53.29 \$54.65	\$62.41	\$42.39	\$52.09	\$61.97	\$70.57	\$91.30	\$102.36	52
53	\$13.54	\$17.16	\$20.23	\$22.65	\$27.95	\$31.53	\$29.65	\$36.93	\$42.01	\$46.08	\$56.06	\$64.00	\$43.05	\$53.75	\$62.94	\$72.68	\$92.81	\$105.80	53
54	\$13.76	\$17.45	\$20.59	\$23.10	\$28.53	\$32.18	\$30.77	\$38.32	\$43.51	\$47.45	\$57.52	\$65.62	\$43.73	\$54.62	\$63.97	\$73.88	\$94.37	\$107.58	54
55	\$13.98 \$15.31	\$17.75	\$21.00 \$22.63	\$23.52 \$25.45	\$29.07 \$31.53	\$32.83	\$31.81 \$33.34	\$39.77 \$41.71	\$45.07 \$47.20	\$48.76 \$51.25	\$58.93 \$62.52	\$67.29	\$44.41 \$46.26	\$55.44 \$57.84	\$64.98 \$67.87	\$75.00 \$78.47	\$95.92 \$100.51	\$109.35	55
56 57	\$16.69	\$19.25 \$20.79	\$24.26	\$27.33	\$33.99	\$35.61 \$38.43	\$34.93	\$43.69	\$49.45	\$53.91	\$66.32	\$71.42 \$75.79	\$48.17	\$60.34	\$70.91	\$82.10	\$105.33	\$114.67 \$120.25	56 57
58	\$18.02	\$22.29	\$25.88	\$29.21	\$36.42	\$41.23	\$36.63	\$45.79	\$51.80	\$56.67	\$70.32	\$80.43	\$50.17	\$62.94	\$74.09	\$85.91	\$110.40	\$126.11	58
59	\$19.36	\$23.83	\$27.54	\$31.13	\$38.88	\$44.06	\$38.40	\$48.00	\$54.26	\$59.62	\$74.60	\$85.36	\$52.23	\$65.66	\$77.43	\$89.88	\$115.69	\$132.26	59
60 61	\$20.75 \$22.07	\$25.34 \$26.85	\$29.18 \$30.80	\$33.01 \$34.89	\$41.33 \$43.75	\$46.88 \$49.66	\$40.25 \$42.21	\$50.33 \$52.74	\$56.84 \$59.54	\$62.69 \$65.91	\$79.13 \$83.94	\$90.57 \$96.11	\$54.41 \$56.64	\$68.52 \$71.50	\$80.90 \$84.52	\$94.04 \$98.38	\$121.22 \$127.05	\$138.71 \$145.43	60 61
62	\$23.41	\$28.39	\$32.43	\$36.81	\$46.21	\$52.48	\$44.23	\$55.20	\$62.37	\$69.31	\$89.04	\$101.96	\$58.96	\$74.63	\$88.29	\$102.87	\$133.20	\$152.50	62
63	\$25.88	\$31.38	\$35.91	\$40.73	\$51.18	\$58.10	\$46.66	\$58.21	\$66.89	\$74.83	\$95.89	\$109.71	\$63.24	\$79.92	\$94.41	\$109.75	\$141.63	\$161.99	63
64	\$28.34 \$30.80	\$34.38	\$39.36	\$44.67	\$56.15	\$63.75 \$69.39	\$49.23	\$61.40	\$71.74 \$76.95	\$80.76	\$103.28	\$118.04	\$67.84	\$85.57 \$91.62	\$100.96	\$117.09	\$150.61	\$172.04	64
65 66	\$30.80 \$33.26	\$37.39 \$40.36	\$42.79 \$46.26	\$48.58 \$52.52	\$61.10 \$66.07	\$69.39 \$75.05	\$51.91 \$54.73	\$64.76 \$68.30	\$76.95 \$82.57	\$87.17 \$94.08	\$111.20 \$119.75	\$127.01 \$136.65	\$72.75 \$78.04	\$91.62 \$98.09	\$107.98 \$115.48	\$124.92 \$133.28	\$160.17 \$170.35	\$182.75 \$194.12	65 66
67	\$35.72	\$43.36	\$49.70	\$56.42	\$71.02	\$80.65	\$57.73	\$72.00	\$88.56	\$101.61	\$128.97	\$147.03	\$83.64	\$105.01	\$123.46	\$142.14	\$181.18	\$206.21	67
68	\$40.59	\$49.37	\$56.64	\$64.22	\$80.55	\$91.40	\$64.28	\$80.25	\$97.80	\$111.81	\$141.32	\$160.82	\$91.19	\$114.63	\$134.94	\$154.77	\$196.19	\$222.91	68
69	\$45.43	\$55.38	\$63.64	\$72.00	\$90.10	\$102.16	\$71.60	\$89.45	\$108.01	\$123.08	\$154.80	\$175.87	\$99.39	\$125.17	\$147.51	\$168.54	\$212.47	\$240.93	69
70 71	\$50.27 \$55.14	\$61.35 \$67.36	\$70.58 \$77.53	\$79.78 \$87.53	\$99.64 \$109.21	\$112.90 \$123.65	\$79.75 \$88.84	\$99.73 \$111.16	\$119.27 \$131.73	\$135.44 \$149.06	\$169.63 \$185.83	\$192.35 \$210.38	\$108.33 \$118.07	\$136.67 \$149.24	\$161.23 \$176.20	\$183.48 \$199.78	\$230.11 \$249.18	\$260.43 \$281.49	70 71
72	\$59.98	\$73.37	\$84.48	\$95.31	\$118.72	\$134.43	\$98.93	\$123.94	\$145.43	\$164.04	\$203.61	\$230.08	\$128.72	\$162.92	\$192.60	\$217.47	\$269.85	\$304.27	72
73	\$68.70	\$84.48	\$97.66	\$109.79	\$136.13	\$153.85	\$109.59	\$137.80	\$162.09	\$182.33	\$225.40	\$254.31	\$141.32	\$179.50	\$212.73	\$239.51	\$295.97	\$333.23	73
74 75	\$77.40 \$86.10	\$95.56 \$106.66	\$110.83 \$123.98	\$124.26 \$138.71	\$153.52 \$170.92	\$173.27 \$192.68	\$121.41 \$134.51	\$153.23 \$170.38	\$180.66 \$201.32	\$202.62 \$225.18	\$249.50 \$276.22	\$281.10 \$310.71	\$155.14 \$170.31	\$197.77 \$217.91	\$234.95 \$259.50	\$263.77 \$290.48	\$324.65 \$356.10	\$364.97 \$399.71	74 75
75 76	\$94.83	\$106.66	\$123.98	\$153.18	\$170.92	\$212.11	\$134.51	\$170.38	\$201.32	\$250.26	\$305.79	\$310.71	\$170.31	\$217.91	\$259.50	\$290.48	\$390.61	\$437.76	75 76
77	\$103.55	\$128.90	\$150.29	\$167.66	\$205.71	\$231.50	\$165.06	\$210.63	\$250.05	\$278.13	\$338.47	\$379.60	\$205.27	\$264.56	\$316.53	\$352.34	\$428.40	\$479.46	77
78	\$111.59	\$139.16	\$162.56	\$181.28	\$222.03	\$249.65	\$175.45	\$224.31	\$266.70	\$296.42	\$360.15	\$403.34	\$216.65	\$279.80	\$335.29	\$372.96	\$452.75	\$506.02	78
79 80	\$119.64 \$127.67	\$149.42 \$159.70	\$174.83 \$187.11	\$194.85 \$208.45	\$238.39 \$254.75	\$267.74 \$285.88	\$186.49 \$198.24	\$238.89 \$254.43	\$284.43 \$303.36	\$315.88 \$336.67	\$383.22 \$407.75	\$428.57 \$455.39	\$228.62 \$241.26	\$295.92 \$312.95	\$355.12 \$376.15	\$394.80 \$417.89	\$478.48 \$505.71	\$534.06 \$563.62	79 80
81	\$135.74	\$169.98	\$199.37	\$222.03	\$271.11	\$303.98	\$210.74	\$270.97	\$323.57	\$358.78	\$433.89	\$483.87	\$254.61	\$330.97	\$398.42	\$442.36	\$534.44	\$594.81	81
82	\$143.78	\$180.22	\$211.67	\$235.63	\$287.46	\$322.11	\$224.03	\$288.63	\$345.06	\$382.38	\$461.69	\$514.14	\$268.65	\$350.10	\$422.02	\$468.24	\$564.85	\$627.79	82
83	\$154.34	\$193.83	\$228.00	\$253.76	\$309.44	\$346.44	\$238.06	\$307.16	\$367.62	\$407.25	\$491.26	\$546.56	\$284.11	\$370.80	\$447.50	\$496.37	\$598.33	\$664.43	83
84 85	\$164.93 \$175.48	\$207.44 \$221.02	\$244.33 \$260.65	\$271.95 \$290.11	\$331.42 \$353.38	\$370.80 \$395.12	\$253.02 \$268.90	\$326.89 \$347.88	\$391.65 \$417.24	\$433.71 \$461.90	\$522.72 \$556.20	\$581.02 \$617.66	\$300.43 \$317.68	\$392.70 \$415.90	\$474.53 \$503.20	\$526.19 \$557.82	\$633.80 \$671.37	\$703.19 \$744.20	84 85
86	\$186.02	\$234.63	\$276.98	\$308.28	\$375.40	\$419.48	\$285.76	\$370.22	\$444.48	\$491.95	\$591.82	\$656.61	\$335.98	\$440.49	\$533.61	\$591.34	\$711.15	\$787.60	86
87	\$196.58	\$248.24	\$293.30	\$326.46	\$397.36	\$443.80	\$303.69	\$393.97	\$473.55	\$523.91	\$629.71	\$697.97	\$355.27	\$466.50	\$565.79	\$626.89	\$753.25	\$833.50	87
88 89	\$206.58	\$260.73	\$308.21	\$343.14	\$417.85	\$466.75	\$316.73	\$410.80	\$493.94	\$546.53	\$657.19	\$728.43	\$369.13	\$484.72	\$588.08	\$651.73	\$783.55	\$867.12	88 89
90	\$216.56 \$226.53	\$273.21 \$285.70	\$323.13 \$338.00	\$359.80 \$376.44	\$438.38 \$458.86	\$489.70 \$512.65	\$330.32 \$344.52	\$428.32 \$446.59	\$515.19 \$537.33	\$570.14 \$594.75	\$685.86 \$715.76	\$760.20 \$793.35	\$383.54 \$398.52	\$503.59 \$523.26	\$611.25 \$635.32	\$677.56 \$704.43	\$815.07 \$847.87	\$902.13 \$938.53	90
91	\$236.51	\$298.19	\$352.92	\$393.12	\$479.38	\$535.59	\$359.32	\$465.67	\$560.43	\$620.41	\$746.96	\$827.97	\$414.09	\$543.68	\$660.33	\$732.33	\$881.97	\$976.41	91
92	\$246.46	\$310.67	\$367.79	\$409.78	\$499.87	\$558.55	\$374.71	\$485.54	\$584.54	\$647.19	\$779.54	\$864.13	\$430.24	\$564.85	\$686.35	\$761.35	\$917.47	\$1,015.82	92
93	\$253.15	\$318.83	\$377.38	\$420.53	\$513.24	\$573.39	\$383.25	\$496.07	\$597.10	\$661.21	\$796.58	\$882.79	\$438.59	\$575.34	\$698.98	\$775.54		\$1,034.87	93
94 95	\$259.81 \$266.47	\$326.96 \$335.08	\$386.95 \$396.54	\$431.28 \$442.02	\$526.56 \$539.88	\$588.20 \$603.00	\$391.97 \$400.91	\$506.83 \$517.84	\$609.91 \$623.01	\$675.54 \$690.16	\$814.00 \$831.80	\$901.87 \$921.39	\$447.14 \$455.86	\$586.03 \$596.92	\$711.84 \$724.94	\$790.03 \$804.76		\$1,054.23 \$1,073.95	94 95
96	\$273.14	\$343.22	\$406.08	\$452.78	\$553.24	\$617.84	\$410.02	\$529.05	\$636.41	\$705.11	\$850.00	\$941.30	\$464.73	\$607.99	\$738.30	\$819.78		\$1,073.95	96
97	\$279.80	\$351.36	\$415.65	\$463.54	\$566.55	\$632.64	\$419.41	\$540.57	\$650.05	\$720.43	\$868.57	\$961.64	\$473.78	\$619.28	\$751.88	\$835.09	\$1,008.00	\$1,114.56	97
98	\$286.46	\$359.47	\$425.23	\$474.29	\$579.87	\$647.49	\$429.01	\$552.32	\$663.98	\$736.06	\$887.54	\$982.43	\$483.00	\$630.80	\$765.70	\$850.70	\$1,027.12		98
99	\$293.12 \$299.78	\$367.62 \$375.75	\$434.80 \$444.37	\$485.04 \$495.79	\$593.22 \$606.55	\$662.28 \$677.14	\$438.82 \$448.84	\$564.35 \$576.61	\$678.22 \$692.73	\$752.01 \$768.34	\$906.91 \$926.71	\$1,003.62 \$1,025.30	\$492.43 \$502.01	\$642.53 \$654.47	\$779.78 \$794.12		\$1,046.59 \$1,066.42		99 100+

				A	nnual Premiu	ım per \$300	Monthly Be			% Phase 3 Ir		sulting in 23.	12% Cumula	ative Increas	se)				
Issue			Future Purcl	hase Option						y EP - 80% pound Inflati				Aı	uto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$38.19	\$46.49	\$53.42	\$58.98	\$71.50	\$80.06	\$58.98	\$72.44	\$84.00	\$94.75	\$117.85	\$134.71	\$110.92	\$138.11	\$161.49		\$234.46	\$266.01	25
26 27	\$38.46 \$38.74	\$46.90 \$47.16	\$53.83 \$54.09	\$59.54 \$59.95	\$72.04 \$72.72	\$80.74 \$81.41	\$59.95 \$60.90	\$73.53 \$74.76	\$85.36 \$86.72	\$96.37 \$98.01	\$119.88 \$121.92	\$137.01 \$139.33	\$112.27 \$113.62	\$139.72 \$141.36	\$163.38 \$165.29	\$187.43 \$189.74	\$237.46 \$240.45	\$269.39 \$272.79	26 27
28	\$38.87	\$47.44	\$54.51	\$60.35	\$73.27	\$81.96	\$61.84	\$75.98	\$88.07	\$99.62	\$123.96	\$141.78	\$114.99	\$142.99	\$167.32	\$192.06	\$243.44	\$276.32	28
29	\$39.15	\$47.71	\$54.91	\$60.77	\$73.82	\$82.63	\$62.79	\$77.21	\$89.43	\$101.27	\$126.14	\$144.20	\$116.35	\$144.76	\$169.36	\$194.37	\$246.57	\$279.85	29
30	\$39.29	\$47.99	\$55.31	\$61.30	\$74.35	\$83.33	\$63.76	\$78.43	\$90.94	\$102.89	\$128.31	\$146.65	\$117.71	\$146.52	\$171.39	\$196.68	\$249.68	\$283.39	30
31	\$39.55	\$48.38	\$55.73	\$61.70	\$74.89	\$84.00	\$64.70	\$79.65	\$92.43	\$104.66	\$130.48	\$149.10	\$119.07	\$148.30	\$173.44	\$199.12	\$252.81	\$287.07	31
32 33	\$39.69 \$39.97	\$48.66 \$48.92	\$55.99 \$56.41	\$62.12 \$62.53	\$75.44 \$76.11	\$84.69 \$85.36	\$65.65 \$66.61	\$80.88 \$82.10	\$93.93 \$95.42	\$106.42 \$108.20	\$132.66 \$134.97	\$151.69 \$154.26	\$120.42 \$121.78	\$150.06 \$151.83	\$175.48 \$177.65	\$201.57 \$204.02	\$255.94 \$259.20	\$290.75 \$294.40	32 33
34	\$40.10	\$49.21	\$56.83	\$63.07	\$76.67	\$86.04	\$67.56	\$83.33	\$96.92	\$100.20	\$137.28	\$156.85	\$123.27	\$153.59	\$177.03	\$204.02	\$262.46	\$298.21	34
35	\$40.37	\$49.61	\$57.22	\$63.48	\$77.21	\$86.58	\$68.50	\$84.69	\$98.53	\$111.73	\$139.72	\$159.57	\$124.79	\$155.49	\$182.00	\$209.06	\$265.72	\$302.16	35
36	\$40.77	\$50.15	\$57.90	\$64.29	\$78.30	\$87.81	\$69.73	\$86.30	\$100.46	\$114.04	\$142.71	\$162.97	\$126.40	\$157.54	\$184.44	\$211.89	\$269.39	\$306.51	36
37	\$41.19	\$50.70	\$58.72	\$65.11	\$79.38	\$89.16	\$71.08	\$87.94	\$102.48	\$116.35	\$145.72	\$166.36	\$128.04	\$159.71	\$186.89	\$214.89	\$273.20	\$310.85	37
38 39	\$41.60 \$41.99	\$51.24 \$51.92	\$59.39 \$60.08	\$65.91 \$66.88	\$80.47 \$81.55	\$90.39 \$91.62	\$72.44 \$73.82	\$89.71 \$91.47	\$104.53 \$106.56	\$118.66 \$121.11	\$148.71 \$151.83	\$169.90 \$173.44	\$129.80 \$131.58	\$161.88 \$164.06	\$189.48 \$192.06	\$217.89 \$220.87	\$277.01 \$280.95	\$315.33 \$319.83	38 39
40	\$42.40	\$52.46	\$60.90	\$67.69	\$82.63	\$92.83	\$75.02	\$93.23	\$108.74	\$123.56	\$154.97	\$177.11	\$133.33	\$166.23	\$194.64	\$223.86	\$284.89	\$324.44	40
41	\$42.83	\$53.02	\$61.57	\$68.50	\$83.73	\$94.06	\$76.54	\$95.01	\$110.92	\$126.00	\$158.22	\$180.77	\$135.10	\$168.42	\$197.22	\$226.99	\$288.84	\$329.07	41
42	\$43.22	\$53.56	\$62.38	\$69.31	\$84.82	\$95.28	\$78.02	\$96.92	\$113.08	\$128.58	\$161.49	\$184.57	\$136.87	\$170.72	\$199.94	\$230.12	\$292.91	\$333.82	42
43	\$43.63	\$54.24	\$63.07	\$70.28	\$85.91	\$96.50	\$79.51	\$98.82	\$115.26	\$131.17	\$164.88	\$188.38	\$138.78	\$173.03	\$202.67	\$233.25	\$296.98	\$338.58	43
44 45	\$44.05 \$44.44	\$54.77 \$55.31	\$63.76 \$64.56	\$71.08 \$71.90	\$87.00 \$88.07	\$97.86 \$99.08	\$81.01 \$82.50	\$100.72 \$102.63	\$117.58 \$119.88	\$133.87 \$136.61	\$168.28 \$171.95	\$192.33 \$196.28	\$140.68 \$142.58	\$175.35 \$177.78	\$205.37 \$208.09	\$236.51 \$239.77	\$301.21 \$305.56	\$343.48 \$348.09	44 45
46	\$45.26	\$56.54	\$65.91	\$73.53	\$90.12	\$101.54	\$85.63	\$102.63	\$124.10	\$140.68	\$176.29	\$201.30	\$144.90	\$180.64	\$211.50	\$243.72	\$310.58	\$353.94	46
47	\$46.08	\$57.63	\$67.42	\$75.17	\$92.30	\$103.86	\$88.89	\$110.65	\$128.45	\$144.90	\$180.77	\$206.47	\$147.20	\$183.49	\$214.89	\$247.66	\$315.75	\$359.79	47
48	\$46.90	\$58.72	\$68.78	\$76.80	\$94.33	\$106.29	\$92.30	\$114.86	\$132.94	\$149.24	\$185.41	\$211.76	\$149.51	\$186.49	\$218.28	\$251.73	\$321.04	\$365.77	48
49	\$47.71	\$59.95	\$70.28	\$78.43	\$96.50	\$108.74	\$95.82	\$119.20	\$137.55	\$153.73	\$190.16	\$217.21	\$151.83	\$189.48	\$221.83	\$255.81	\$326.35	\$371.89	49
50 51	\$48.52 \$49.35	\$61.03 \$62.12	\$71.63 \$73.13	\$80.20 \$81.83	\$98.69 \$100.72	\$111.18 \$113.62	\$99.49 \$103.30	\$123.82 \$128.58	\$142.32 \$147.33	\$158.35 \$163.11	\$195.04 \$200.08	\$222.79 \$228.48	\$154.26 \$156.72	\$192.47 \$195.60	\$225.35 \$229.02	\$260.02 \$264.23	\$331.79 \$337.22	\$378.12 \$384.38	50 51
52	\$50.02	\$63.35	\$74.49	\$83.47	\$100.72	\$115.02	\$103.30	\$133.48	\$152.51	\$168.00	\$205.24	\$234.33	\$150.72	\$198.71	\$232.69	\$268.59	\$342.80	\$390.77	52
53	\$50.83	\$64.43	\$75.98	\$85.08	\$104.93	\$118.40	\$111.32	\$138.64	\$157.80	\$173.03	\$210.54	\$240.31	\$161.62	\$201.83	\$236.38	\$272.93	\$348.51	\$397.30	53
54	\$51.66	\$65.51	\$77.34	\$86.72	\$107.11	\$120.85	\$115.53	\$143.94	\$163.38	\$178.18	\$215.98	\$246.44	\$164.19	\$205.11	\$240.18	\$277.42	\$354.34	\$403.96	54
55	\$52.46	\$66.61	\$78.83	\$88.35	\$109.15	\$123.27	\$119.46	\$149.38	\$169.23	\$183.09	\$221.28	\$252.68	\$166.78	\$208.22	\$243.99	\$281.63	\$360.20	\$410.62	55
56 57	\$57.50 \$62.66	\$72.30 \$78.02	\$84.95 \$91.08	\$95.55 \$102.63	\$118.40 \$127.64	\$133.74 \$144.34	\$125.19 \$131.17	\$156.58 \$164.06	\$177.25 \$185.67	\$192.47 \$202.39	\$234.74 \$249.01	\$268.17 \$284.63	\$173.71 \$180.90	\$217.21 \$226.58	\$254.85 \$266.27	\$294.69 \$308.27	\$377.45 \$395.53	\$430.61 \$451.54	56 57
58	\$67.69	\$83.73	\$97.18	\$102.63	\$136.74	\$154.82	\$137.55	\$171.95	\$194.51	\$212.86	\$264.10	\$302.01	\$188.38	\$236.38	\$278.24	\$322.55	\$414.56	\$473.54	58
59	\$72.72	\$89.43	\$103.43	\$116.88	\$145.98	\$165.43	\$144.20	\$180.23	\$203.74	\$223.86	\$280.13	\$320.50	\$196.13	\$246.57	\$290.75	\$337.48	\$434.40	\$496.65	59
60	\$77.89	\$95.15	\$109.55	\$123.96	\$155.23	\$176.03	\$151.14	\$188.94	\$213.40	\$235.41	\$297.12	\$340.07	\$204.28	\$257.31	\$303.77	\$353.12	\$455.20	\$520.86	60
61	\$82.91 \$87.94	\$100.85	\$115.68 \$121.78	\$131.03 \$138.24	\$164.33 \$173.58	\$186.49 \$197.09	\$158.49	\$198.04 \$207.29	\$223.60 \$234.19	\$247.51	\$315.20 \$334.36	\$360.87 \$382.90	\$212.73 \$221.41	\$268.44	\$317.38 \$331.52	\$369.44	\$477.09	\$546.14 \$572.64	61
62 63	\$87.94 \$97.18	\$106.56 \$117.85	\$121.78 \$134.84	\$138.24 \$152.91	\$173.58 \$192.20	\$197.09	\$166.10 \$175.20	\$207.29	\$234.19 \$251.18	\$260.30 \$280.95	\$334.36	\$382.90 \$411.98	\$221.41 \$237.46	\$280.26 \$300.11	\$331.52 \$354.48	\$386.29 \$412.11	\$500.19 \$531.87	\$572.64 \$608.24	62 63
64	\$106.42	\$129.13	\$147.74	\$167.72	\$210.82	\$239.36	\$184.85	\$230.52	\$269.39	\$303.24	\$387.79	\$443.23	\$254.72	\$321.33	\$379.09	\$439.70	\$565.57	\$646.03	64
65	\$115.68	\$140.39	\$160.65	\$182.42	\$229.45	\$260.56	\$194.90	\$243.17	\$288.97	\$327.29	\$417.56	\$476.94	\$273.20	\$344.02	\$405.45	\$469.07	\$601.45	\$686.27	65
66	\$124.92	\$151.56	\$173.71	\$197.22	\$248.06	\$281.78	\$205.50	\$256.48	\$310.03	\$353.26	\$449.62	\$513.10	\$293.04	\$368.35	\$433.60	\$500.46	\$639.64	\$728.96	66
67 68	\$134.16 \$152.37	\$162.84	\$186.62 \$212.73	\$211.89 \$241.13	\$266.68 \$302.42	\$302.84 \$343.20	\$216.80 \$241.40	\$270.36 \$301.34	\$332.61	\$381.53 \$419.86	\$484.30 \$530.64	\$552.11 \$603.91	\$314.10 \$342.39	\$394.31 \$430.46	\$463.62	\$533.76 \$581.21	\$680.29	\$774.36 \$837.00	67
69	\$170.58	\$185.41 \$207.96	\$238.95	\$270.36	\$302.42	\$343.20	\$241.40	\$301.34	\$367.26 \$405.59	\$462.14	\$530.64	\$660.44	\$342.39	\$470.01	\$506.72 \$553.89	\$632.84	\$736.70 \$797.87	\$904.69	68 69
70	\$188.81	\$230.38	\$265.05	\$299.57	\$374.19	\$423.94	\$299.43	\$374.47	\$447.87	\$508.62	\$636.92	\$722.29	\$406.82	\$513.25	\$605.39	\$688.99	\$864.05	\$977.96	70
71	\$207.01	\$252.95	\$291.15	\$328.67	\$410.08	\$464.31	\$333.55	\$417.41	\$494.63	\$559.73	\$697.82	\$789.97	\$443.37	\$560.41	\$661.67	\$750.15	\$935.68	\$1,057.06	71
72	\$225.21	\$275.52	\$317.24	\$357.89	\$445.82	\$504.81	\$371.47	\$465.39	\$546.14	\$615.99	\$764.56	\$863.92	\$483.33	\$611.78	\$723.24	\$816.61	\$1,013.29		72
73 74	\$257.98 \$290.60	\$317.24 \$358.84	\$366.73 \$416.18	\$412.24 \$466.62	\$511.19 \$576.44	\$577.67 \$650.65	\$411.57	\$517.45 \$575.36	\$608.66 \$678.39	\$684.64 \$760.89	\$846.39 \$936.91	\$954.98	\$530.64 \$582.56	\$674.03 \$742.68	\$798.81 \$882.27	\$899.40	\$1,111.43 \$1,219.09		73 74
74 75	\$290.60	\$358.84 \$400.57	\$416.18 \$465.53	\$466.62 \$520.86	\$576.44 \$641.82	\$650.65	\$455.88 \$505.10	\$575.36 \$639.78	\$678.39 \$755.98	\$760.89 \$845.57		\$1,055.57 \$1,166.75	\$582.56 \$639.51	\$742.68 \$818.25	\$882.27 \$974.43				74 75
76	\$356.13	\$442.29	\$515.01	\$575.21	\$707.06	\$796.49	\$559.59	\$711.41	\$842.58	\$939.76	\$1,148.27		\$702.03	\$901.57					76
77	\$388.87	\$484.00	\$564.35	\$629.59	\$772.44	\$869.35	\$619.80	\$790.93	\$938.94	\$1,044.41	\$1,271.01	\$1,425.41	\$770.82	\$993.45	\$1,188.64	\$1,323.06	\$1,608.63	\$1,800.43	77
78	\$419.05	\$522.62	\$610.43	\$680.70	\$833.74	\$937.45	\$658.81	\$842.32	\$1,001.47	\$1,113.07	\$1,352.42		\$813.48	\$1,050.67	\$1,259.04	\$1,400.54			78
79 80	\$449.23 \$479.40	\$561.08	\$656.50 \$702.58	\$731.66 \$782.77		\$1,005.41 \$1.073.50	\$700.27 \$744.44	\$897.08	\$1,068.07	\$1,186.19 \$1,264.20			\$858.49 \$905.92	\$1,111.16 \$1,175.18					79 80
80	\$479.40 \$509.71	\$599.68 \$638.29	\$702.58 \$748.66	\$782.77 \$833.74		\$1,073.50 \$1.141.47	\$744.44 \$791.34	\$955.39 \$1.017.51		\$1,264.20 \$1.347.25			\$905.92 \$956.07	\$1,175.18 \$1,242.88					80
82	\$539.89	\$676.76	\$794.87	\$884.85		\$1,209.57	\$841.23	\$1,083.84	\$1,215.02				\$1,008.81	\$1,314.64					82
83	\$579.58	\$727.86	\$856.18	\$952.94	\$1,162.00	\$1,300.90	\$893.96	\$1,153.43	\$1,380.41	\$1,529.25	\$1,844.74	\$2,052.41	\$1,066.85	\$1,392.38	\$1,680.41	\$1,863.90	\$2,246.78	\$2,494.98	83
84	\$619.26	\$778.97	\$917.47			\$1,392.38		\$1,227.50	\$1,470.67		\$1,962.85		\$1,128.15						84
85 86	\$658.94 \$698.51	\$829.93	\$978.77			\$1,483.72		\$1,306.35	\$1,566.77		\$2,088.58		\$1,192.99	\$1,561.75					85 96
86 87	\$698.51 \$738.19		\$1,040.08 \$1,101.37			\$1,575.20 \$1.666.53	\$1,073.11			\$1,847.32 \$1,967.33			\$1,261.62 \$1,334.07	\$1,654.04 \$1.751.76	\$2,003.76	\$2,220.55 \$2,354.03			86 87
88	\$775.71									\$2,052.28			\$1,386.14			\$2,334.03			88
89	\$813.22	\$1,025.94	\$1,213.37	\$1,351.07	\$1,646.15	\$1,838.89	\$1,240.42	\$1,608.36	\$1,934.57	\$2,140.90	\$2,575.46	\$2,854.63	\$1,440.23	\$1,891.08	\$2,295.31	\$2,544.32	\$3,060.69	\$3,387.58	89
90		\$1,072.83				\$1,925.07	\$1,293.71		\$2,017.76				\$1,496.50	\$1,964.87					90
91						\$2,011.24	\$1,349.29		\$2,104.47		\$2,804.87		\$1,554.95						91
92 93		\$1,166.61 \$1.197.19	\$1,381.10			\$2,097.40 \$2,153.14	\$1,407.07 \$1,439.14		\$2,195.00 \$2,242.17			\$3,244.86 \$3,315.00	\$1,615.56 \$1.646.97	\$2,121.06 \$2,160.48	\$2,577.34 \$2.624.77				92 93
93			\$1,417.11			\$2,153.14		\$1,862.80				\$3,386.63	\$1,679.05						93
95			\$1,489.02			\$2,264.32	\$1,505.47		\$2,339.48			\$3,459.89	\$1,711.80	\$2,241.49					95
96	\$1,025.67	\$1,288.81	\$1,524.91	\$1,700.24	\$2,077.43	\$2,320.05	\$1,539.72	\$1,986.64	\$2,389.78	\$2,647.76	\$3,191.85	\$3,534.65	\$1,745.10	\$2,283.08	\$2,772.39	\$3,078.35	\$3,714.74	\$4,108.38	96
97	\$1,050.67					\$2,375.64	\$1,574.92		\$2,441.01	\$2,705.25		\$3,611.04	\$1,779.08		\$2,823.37	\$3,135.84	\$3,785.15		97
98			\$1,596.81			\$2,431.37	\$1,610.95 \$1.647.78			\$2,763.97					\$2,875.28 \$2,928.17				98 99
99					\$2,227.63					\$2,823.91					\$2,928.17				100

				Мо	nthly Premiu	m per \$300		nefit Amount				ulting in 23.	12% Cumula	tive Increase	e)				
Issue			uture Purch			1		Aut	o 3% Comp	ound Inflatio	n	l				ound Inflatio			Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year \$11.40	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year \$21.94	Lifetime	Age
25 26	\$3.72 \$3.73	\$4.56 \$4.59	\$5.22 \$5.26	\$5.77 \$5.81	\$6.97 \$7.03	\$7.80 \$7.87	\$5.69 \$5.78	\$7.02 \$7.13	\$8.13 \$8.26	\$9.16 \$9.31	\$11.40 \$11.59	\$13.09 \$13.31	\$10.49 \$10.61	\$13.01 \$13.18	\$15.17 \$15.35	\$17.35 \$17.56	\$21.94	\$24.88 \$25.20	25 26
27	\$3.77	\$4.62	\$5.29	\$5.85	\$7.08	\$7.93	\$5.86	\$7.24	\$8.39	\$9.46	\$11.78	\$13.53	\$10.73	\$13.33	\$15.54	\$17.78	\$22.50	\$25.52	27
28	\$3.80	\$4.65	\$5.33	\$5.90	\$7.14	\$7.99	\$5.94	\$7.36	\$8.53	\$9.62	\$11.98	\$13.77	\$10.86	\$13.50	\$15.73	\$18.00	\$22.78	\$25.85	28
29 30	\$3.81 \$3.83	\$4.68 \$4.70	\$5.37 \$5.40	\$5.93 \$5.99	\$7.18 \$7.25	\$8.05 \$8.13	\$6.03 \$6.13	\$7.47 \$7.58	\$8.66 \$8.81	\$9.77 \$9.94	\$12.19 \$12.40	\$14.00 \$14.23	\$10.98 \$11.11	\$13.65 \$13.81	\$15.90 \$16.10	\$18.22 \$18.45	\$23.06 \$23.36	\$26.19 \$26.52	29 30
31	\$3.85	\$4.74	\$5.44	\$6.02	\$7.20	\$8.19	\$6.20	\$7.70	\$8.94	\$10.09	\$12.40	\$14.48	\$11.25	\$13.98	\$16.29	\$18.67	\$23.65	\$26.86	31
32	\$3.87	\$4.77	\$5.48	\$6.06	\$7.37	\$8.25	\$6.30	\$7.82	\$9.09	\$10.27	\$12.83	\$14.73	\$11.40	\$14.14	\$16.48	\$18.91	\$23.95	\$27.21	32
33	\$3.90	\$4.79	\$5.51	\$6.12	\$7.41	\$8.31	\$6.40	\$7.95	\$9.24	\$10.44	\$13.05	\$14.98	\$11.53	\$14.32	\$16.69	\$19.13	\$24.25	\$27.55	33
34 35	\$3.92 \$3.93	\$4.82 \$4.84	\$5.56 \$5.59	\$6.16 \$6.19	\$7.48 \$7.52	\$8.38 \$8.46	\$6.50 \$6.60	\$8.07 \$8.19	\$9.38 \$9.51	\$10.61 \$10.79	\$13.28 \$13.50	\$15.23 \$15.48	\$11.66 \$11.79	\$14.50 \$14.65	\$16.88 \$17.08	\$19.36 \$19.60	\$24.54 \$24.86	\$27.91 \$28.28	34 35
36	\$3.98	\$4.91	\$5.67	\$6.28	\$7.63	\$8.58	\$6.73	\$8.35	\$9.71	\$11.00	\$13.78	\$15.79	\$11.96	\$14.86	\$17.32	\$19.87	\$25.21	\$28.67	36
37	\$4.02	\$4.97	\$5.74	\$6.37	\$7.73	\$8.69	\$6.85	\$8.51	\$9.88	\$11.22	\$14.06	\$16.13	\$12.11	\$15.04	\$17.55	\$20.15	\$25.58	\$29.08	37
38 39	\$4.05 \$4.09	\$5.03 \$5.08	\$5.81 \$5.89	\$6.44 \$6.52	\$7.84 \$7.96	\$8.81 \$8.93	\$6.97 \$7.11	\$8.66 \$8.84	\$10.08 \$10.29	\$11.45 \$11.68	\$14.36 \$14.65	\$16.46 \$16.81	\$12.28 \$12.43	\$15.24 \$15.46	\$17.78 \$18.02	\$20.41 \$20.70	\$25.94 \$26.30	\$29.51 \$29.91	38 39
40	\$4.14	\$5.14	\$5.95	\$6.61	\$8.05	\$9.06	\$7.24	\$9.02	\$10.48	\$11.93	\$14.97	\$17.14	\$12.60	\$15.66	\$18.26	\$20.97	\$26.67	\$30.35	40
41	\$4.17	\$5.19	\$6.02	\$6.68	\$8.16	\$9.18	\$7.38	\$9.19	\$10.69	\$12.17	\$15.26	\$17.50	\$12.77	\$15.87	\$18.51	\$21.27	\$27.06	\$30.78	41
42 43	\$4.21 \$4.25	\$5.26 \$5.30	\$6.11 \$6.17	\$6.78 \$6.86	\$8.26 \$8.37	\$9.30 \$9.40	\$7.51 \$7.64	\$9.36 \$9.54	\$10.90 \$11.10	\$12.41 \$12.66	\$15.59 \$15.90	\$17.87 \$18.23	\$12.94 \$13.12	\$16.09 \$16.30	\$18.76 \$19.03	\$21.56 \$21.86	\$27.43 \$27.82	\$31.23 \$31.66	42 43
43	\$4.25 \$4.29	\$5.30 \$5.37	\$6.25	\$6.94	\$8.37 \$8.49	\$9.40	\$7.64	\$9.54	\$11.10	\$12.00	\$16.24	\$18.23	\$13.12	\$16.52	\$19.03	\$21.86	\$27.82	\$31.00	43
45	\$4.33	\$5.43	\$6.31	\$7.02	\$8.59	\$9.65	\$7.95	\$9.92	\$11.56	\$13.18	\$16.59	\$19.00	\$13.46	\$16.75	\$19.55	\$22.48	\$28.60	\$32.57	45
46 47	\$4.41	\$5.55	\$6.45	\$7.17	\$8.79	\$9.88	\$8.23	\$10.27	\$11.95	\$13.54	\$17.00	\$19.47	\$13.68	\$17.01	\$19.84	\$22.84	\$29.07	\$33.11	46
47	\$4.50 \$4.57	\$5.66 \$5.75	\$6.59 \$6.74	\$7.35 \$7.50	\$8.99 \$9.20	\$10.11 \$10.37	\$8.51 \$8.81	\$10.63 \$11.03	\$12.33 \$12.75	\$13.92 \$14.32	\$17.44 \$17.88	\$19.96 \$20.47	\$13.90 \$14.12	\$17.28 \$17.56	\$20.17 \$20.48	\$23.21 \$23.60	\$29.55 \$30.04	\$33.66 \$34.23	47 48
49	\$4.65	\$5.86	\$6.87	\$7.65	\$9.40	\$10.60	\$9.11	\$11.42	\$13.17	\$14.73	\$18.34	\$21.00	\$14.35	\$17.84	\$20.82	\$23.97	\$30.54	\$34.80	49
50	\$4.71	\$5.97	\$7.01	\$7.83	\$9.62	\$10.84	\$9.43	\$11.82	\$13.58	\$15.13	\$18.80	\$21.52	\$14.56	\$18.12	\$21.15	\$24.37	\$31.03	\$35.37	50
51 52	\$4.80 \$4.88	\$6.07 \$6.19	\$7.15 \$7.29	\$7.99 \$8.15	\$9.83 \$10.02	\$11.07 \$11.30	\$9.76 \$10.10	\$12.23 \$12.68	\$14.05 \$14.52	\$15.55 \$15.98	\$19.28 \$19.78	\$22.06 \$22.63	\$14.79 \$15.03	\$18.42 \$18.70	\$21.49 \$21.83	\$24.76 \$25.16	\$31.55 \$32.08	\$35.96 \$36.57	51 52
53	\$4.95	\$6.30	\$7.42	\$8.31	\$10.23	\$11.54	\$10.47	\$13.14	\$15.00	\$16.42	\$20.28	\$23.21	\$15.26	\$19.00	\$22.17	\$25.58	\$32.60	\$37.17	53
54	\$5.04	\$6.41	\$7.58	\$8.48	\$10.44	\$11.77	\$10.84	\$13.61	\$15.49	\$16.88	\$20.80	\$23.80	\$15.52	\$19.31	\$22.53	\$25.99	\$33.14	\$37.79	54
55 56	\$5.12 \$5.61	\$6.52 \$7.09	\$7.71 \$8.31	\$8.63 \$9.32	\$10.65 \$11.54	\$12.02 \$13.04	\$11.20 \$11.74	\$14.10 \$14.76	\$16.01 \$16.76	\$17.36 \$18.30	\$21.31 \$22.60	\$24.41 \$25.89	\$15.76 \$16.41	\$19.61 \$20.46	\$22.90 \$23.92	\$26.39 \$27.61	\$33.70 \$35.33	\$38.41 \$40.28	55 56
57	\$6.11	\$7.64	\$8.91	\$10.02	\$12.43	\$13.04	\$12.31	\$15.47	\$17.55	\$19.28	\$23.96	\$25.69	\$17.09	\$20.46	\$24.99	\$28.90	\$37.03	\$40.26	57
58	\$6.59	\$8.20	\$9.50	\$10.71	\$13.33	\$15.10	\$12.90	\$16.21	\$18.37	\$20.32	\$25.40	\$29.13	\$17.80	\$22.27	\$26.11	\$30.23	\$38.81	\$44.30	58
59 60	\$7.08 \$7.59	\$8.76 \$9.32	\$10.10 \$10.71	\$11.42 \$12.10	\$14.23 \$15.13	\$16.12 \$17.14	\$13.52 \$14.17	\$16.97 \$17.77	\$19.23 \$20.14	\$21.40 \$22.54	\$26.94 \$28.56	\$30.90 \$32.77	\$18.54 \$19.29	\$23.25 \$24.26	\$27.29 \$28.51	\$31.62 \$33.09	\$40.67 \$42.63	\$46.45 \$48.72	59 60
61	\$8.08	\$9.87	\$11.31	\$12.10	\$16.02	\$17.14	\$14.17	\$18.60	\$20.14	\$23.75	\$30.29	\$34.77	\$20.10	\$25.32	\$29.78	\$34.61	\$44.68	\$51.10	61
62	\$8.58	\$10.44	\$11.93	\$13.50	\$16.91	\$19.21	\$15.54	\$19.50	\$22.07	\$25.02	\$32.12	\$36.89	\$20.93	\$26.41	\$31.12	\$36.21	\$46.81	\$53.57	62
63 64	\$9.47	\$11.54	\$13.19	\$14.93	\$18.73	\$21.27	\$16.66	\$20.88	\$23.76	\$26.98	\$34.57	\$39.64	\$22.45	\$28.28	\$33.26	\$38.63	\$49.78	\$56.90	63 64
65	\$10.37 \$11.27	\$12.65 \$13.76	\$14.45 \$15.73	\$16.37 \$17.82	\$20.55 \$22.36	\$23.34 \$25.39	\$17.86 \$19.13	\$22.33 \$23.90	\$25.58 \$27.53	\$29.12 \$31.41	\$37.20 \$40.04	\$42.61 \$45.80	\$24.07 \$25.82	\$30.26 \$32.41	\$35.58 \$38.05	\$41.22 \$43.98	\$52.93 \$56.29	\$60.45 \$64.22	65
66	\$12.17	\$14.86	\$16.99	\$19.25	\$24.18	\$27.45	\$20.51	\$25.58	\$29.64	\$33.88	\$43.09	\$49.24	\$27.69	\$34.70	\$40.71	\$46.92	\$59.86	\$68.22	66
67 68	\$13.06	\$15.96 \$18.16	\$18.25 \$20.81	\$20.70 \$23.53	\$25.99 \$29.50	\$29.53 \$33.46	\$22.01 \$24.22	\$27.38 \$30.18	\$31.90 \$35.19	\$36.55 \$40.17	\$46.36 \$50.73	\$52.93	\$29.69 \$32.37	\$37.15 \$40.55	\$43.53 \$47.57	\$50.03	\$63.65 \$68.94	\$72.44 \$78.31	67
69	\$14.85 \$16.61	\$18.16 \$20.36	\$20.81 \$23.37	\$23.53 \$26.39	\$29.50 \$32.99	\$33.46	\$24.22 \$26.66	\$30.18 \$33.26	\$35.19 \$38.82	\$40.17 \$44.18	\$50.73 \$55.52	\$57.82 \$63.16	\$32.37 \$35.29	\$40.55 \$44.28	\$47.57 \$51.99	\$54.49 \$59.32	\$68.94 \$74.65	\$78.31 \$84.63	68 69
70	\$18.38	\$22.58	\$25.93	\$29.24	\$36.48	\$41.32	\$29.33	\$36.67	\$42.83	\$48.58	\$60.78	\$68.99	\$38.46	\$48.34	\$56.84	\$64.59	\$80.85	\$91.47	70
71	\$20.16	\$24.78	\$28.47	\$32.10	\$39.97	\$45.26	\$32.30	\$40.40	\$47.24	\$53.41	\$66.50	\$75.37	\$41.93	\$52.78	\$62.12	\$70.32	\$87.56	\$98.87	71
72 73	\$21.93 \$25.11	\$26.98 \$31.07	\$31.03 \$35.86	\$34.94 \$40.25	\$43.46 \$49.83	\$49.21 \$56.30	\$35.54 \$39.36	\$44.55 \$49.49	\$52.13 \$58.06	\$58.72 \$65.20	\$72.78 \$80.49	\$82.33 \$90.88	\$45.69 \$50.15	\$57.62 \$63.49	\$67.89 \$74.98	\$76.55 \$84.30	\$94.82 \$104.01	\$106.88 \$117.05	72 73
74	\$28.31	\$35.16	\$40.71	\$45.55	\$56.19	\$63.41	\$43.57	\$54.99	\$64.64	\$72.38	\$89.02	\$100.36	\$55.06	\$69.95	\$82.81	\$92.85	\$114.08	\$128.18	74
75	\$31.49	\$39.26	\$45.53	\$50.85	\$62.56	\$70.52	\$48.25	\$61.09	\$71.98	\$80.37	\$98.46	\$110.81	\$60.44	\$77.09	\$91.46	\$102.26	\$125.12	\$140.38	75
76 77	\$34.69 \$37.86	\$43.34 \$47.42	\$50.37 \$55.19	\$56.17 \$61.47	\$68.93 \$75.30	\$77.64 \$84.73	\$53.43 \$59.18	\$67.87 \$75.40	\$80.15 \$89.24	\$89.24 \$99.11	\$108.88 \$120.43	\$122.34 \$135.08	\$66.35 \$72.85	\$84.94 \$93.57	\$101.03 \$111.58	\$112.61 \$124.00	\$137.24 \$150.54	\$153.75 \$168.41	76 77
78	\$40.80	\$51.19	\$59.72	\$66.46	\$81.28	\$91.36	\$62.88	\$80.26	\$95.15	\$105.58	\$120.43	\$143.46	\$76.87	\$98.96	\$118.19	\$131.26	\$150.54	\$177.73	78
79	\$43.74	\$54.98	\$64.22	\$71.44	\$87.27	\$98.00	\$66.82	\$85.44	\$101.42	\$112.45	\$136.23	\$152.34	\$81.13	\$104.66	\$125.19	\$138.94	\$168.13	\$187.56	79
80 81	\$46.68 \$49.62	\$58.75 \$62.53	\$68.72 \$73.23	\$76.42 \$81.40	\$93.24 \$99.25	\$104.63 \$111.25	\$71.00 \$75.45	\$90.96 \$96.84	\$108.12 \$115.26	\$119.79 \$127.61	\$144.89 \$154.10	\$161.79 \$171.83	\$85.60 \$90.33	\$110.68 \$117.06	\$132.60 \$140.46	\$147.07 \$155.67	\$177.69 \$187.78	\$197.95 \$208.91	80 81
81 82	\$49.62 \$52.57	\$62.53 \$66.30	\$73.23 \$77.74	\$81.40 \$86.40	\$99.25 \$105.23	\$111.25 \$117.89	\$75.45 \$80.18	\$96.84 \$103.07	\$115.26 \$122.86	\$127.61 \$135.95	\$154.10 \$163.88	\$171.83 \$182.48	\$90.33 \$95.33	\$117.06 \$123.80	\$140.46 \$148.76	\$155.67 \$164.76	\$187.78 \$198.46	\$208.91	81 82
83	\$56.43	\$71.30	\$83.73	\$93.05	\$113.27	\$126.79	\$85.20	\$109.67	\$130.86	\$144.75	\$174.35	\$193.95	\$100.81	\$131.10	\$157.73	\$174.67	\$210.23	\$233.33	83
84	\$60.31	\$76.31	\$89.73	\$99.72	\$121.32	\$135.69	\$90.53	\$116.67	\$139.39	\$154.13	\$185.48	\$206.14	\$106.61	\$138.86	\$167.26	\$185.15	\$222.68	\$246.94	84
85 86	\$64.16 \$68.03	\$81.30 \$86.30	\$95.73 \$101.73	\$106.37 \$113.03	\$129.36 \$137.41	\$144.61 \$153.52	\$96.18 \$102.20	\$124.11 \$132.05	\$148.48 \$158.16	\$164.11 \$174.75	\$197.32 \$209.92	\$219.10 \$232.84	\$112.74 \$119.21	\$147.05 \$155.73	\$177.36 \$188.06	\$196.29 \$208.08	\$235.86 \$249.83	\$261.33 \$276.56	85 86
87	\$71.89	\$91.31	\$107.73	\$119.69	\$145.45	\$162.41	\$102.20	\$140.49	\$168.45	\$186.06	\$223.30	\$247.48	\$126.06	\$164.93	\$199.43	\$220.58	\$264.62	\$292.68	87
88	\$75.54	\$95.91	\$113.19	\$125.80	\$152.96	\$170.83	\$113.24	\$146.47	\$175.67	\$194.07	\$233.01	\$258.24	\$130.98	\$171.35	\$207.29	\$229.32	\$275.26	\$304.50	88
89 90	\$79.19 \$82.83	\$100.50 \$105.10	\$118.67 \$124.14	\$131.93 \$138.02	\$160.46 \$167.97	\$179.22 \$187.62	\$118.07 \$123.12	\$152.69 \$159.18	\$183.19 \$191.05	\$202.42 \$211.12	\$243.13 \$253.70	\$269.47 \$281.19	\$136.09 \$141.42	\$178.02 \$184.94	\$215.45 \$223.93	\$238.40 \$247.84	\$286.33 \$297.84	\$316.78 \$329.57	89 90
91	\$86.48	\$109.69	\$129.61	\$144.14	\$175.48	\$196.01	\$123.12	\$165.95	\$199.23	\$220.22	\$264.72	\$293.42	\$146.93	\$192.15	\$232.73	\$257.66	\$309.83	\$342.86	91
92	\$90.13	\$114.29	\$135.08	\$150.23	\$182.98	\$204.41	\$133.89	\$173.00	\$207.77	\$229.69	\$276.24	\$306.19	\$152.67	\$199.65	\$241.90	\$267.87	\$322.29	\$356.67	92
93 94	\$92.57 \$95.01	\$117.29 \$120.28	\$138.59 \$142.11	\$154.19 \$158.13	\$187.87 \$192.75	\$209.84 \$215.25	\$136.91 \$140.02	\$176.72 \$180.54	\$212.22 \$216.76	\$234.64 \$239.70	\$282.26 \$288.41	\$312.79 \$319.52	\$155.64 \$158.67	\$203.36 \$207.12	\$246.35 \$250.88	\$272.85 \$277.94	\$328.40 \$334.64	\$363.34 \$370.14	93 94
94 95	\$95.01 \$97.46	\$120.28 \$123.26	\$142.11 \$145.62	\$158.13 \$162.07	\$192.75 \$197.62	\$215.25 \$220.70	\$140.02 \$143.19	\$180.54 \$184.43	\$216.76 \$221.38	\$239.70 \$244.87	\$288.41 \$294.69	\$319.52 \$326.39	\$158.67 \$161.75	\$207.12 \$210.97	\$250.88 \$255.49	\$277.94 \$283.13	\$334.64	\$370.14 \$377.07	94 95
96	\$99.87	\$126.26	\$149.15	\$166.01	\$202.50	\$226.11	\$146.46	\$188.40	\$226.11	\$250.15	\$301.10	\$333.42	\$164.90	\$214.88	\$260.20	\$288.39	\$347.46	\$384.12	96
97	\$102.31	\$129.25	\$152.66	\$169.94	\$207.38	\$231.54	\$149.76	\$192.47	\$230.94	\$255.55	\$307.67	\$340.62	\$168.10	\$218.85	\$264.97	\$293.77	\$354.06	\$391.29	97
98 99	\$104.75 \$107.19	\$132.24 \$135.23	\$156.18 \$159.69	\$173.89 \$177.83	\$212.27 \$217.14	\$236.96 \$242.39	\$153.14 \$156.60	\$196.62 \$200.85	\$235.89 \$240.93	\$261.04 \$266.68	\$314.40 \$321.26	\$347.96 \$355.47	\$171.37 \$174.69	\$222.91 \$227.02	\$269.84 \$274.79	\$299.26 \$304.83	\$360.77 \$367.63	\$398.61 \$406.05	98 99
100+	\$107.19	\$138.23	\$163.21	\$177.03	\$217.14	\$242.39	\$160.14	\$200.65	\$246.09	\$272.43	\$328.28	\$363.16	\$174.69	\$231.23	\$279.82	\$304.63	\$374.61	\$413.64	100+

				Qua	rterly Premi	um per \$300		nefit Amoun				sulting in 23.	12% Cumul	ative Increas	se)				
Issue			uture Purch					Aut	to 3% Comp	ound Inflatio	n				to 5% Comp				Issue
Age 25	2 Year \$10.97	3 Year \$13.40	4 Year \$15.35	5 Year \$16.94	7 Year \$20.48	Lifetime \$22.94	2 Year \$16.72	3 Year \$20.63	4 Year \$23.88	5 Year \$26,93	7 Year \$33.49	Lifetime \$38.48	2 Year \$30.85	3 Year \$38.27	4 Year \$44.59	5 Year \$51.00	7 Year \$64.50	Lifetime \$73.16	Age 25
26	\$11.00	\$13.51	\$15.46	\$17.09	\$20.68	\$23.14	\$16.98	\$20.95	\$24.29	\$27.37	\$34.07	\$39.13	\$31.20	\$38.74	\$45.14	\$51.61	\$65.29	\$74.09	26
27 28	\$11.08 \$11.16	\$13.57 \$13.64	\$15.56	\$17.21 \$17.34	\$20.82 \$21.00	\$23.30 \$23.49	\$17.23 \$17.48	\$21.29 \$21.61	\$24.69	\$27.80 \$28.28	\$34.65	\$39.77 \$40.48	\$31.56 \$31.92	\$39.19 \$39.66	\$45.68	\$52.27 \$52.92	\$66.13	\$75.05	27 28
29	\$11.18	\$13.04	\$15.67 \$15.78	\$17.45	\$21.00	\$23.49	\$17.46	\$21.01	\$25.08 \$25.49	\$28.73	\$35.23 \$35.84	\$41.16	\$32.28	\$40.14	\$46.21 \$46.76	\$53.57	\$66.96 \$67.81	\$76.01 \$76.98	29
30	\$11.25	\$13.83	\$15.89	\$17.59	\$21.33	\$23.88	\$17.99	\$22.26	\$25.88	\$29.21	\$36.46	\$41.85	\$32.69	\$40.62	\$47.31	\$54.21	\$68.67	\$77.97	30
31	\$11.32	\$13.94	\$16.00	\$17.70	\$21.46	\$24.07	\$18.24	\$22.63	\$26.27	\$29.68	\$37.07	\$42.56	\$33.09	\$41.09	\$47.89	\$54.87	\$69.54	\$78.99	31
32 33	\$11.37 \$11.44	\$14.01 \$14.08	\$16.11 \$16.22	\$17.84 \$17.95	\$21.64 \$21.79	\$24.26 \$24.44	\$18.54 \$18.82	\$22.99 \$23.35	\$26.72 \$27.16	\$30.19 \$30.69	\$37.71 \$38.37	\$43.29 \$44.02	\$33.49 \$33.88	\$41.60 \$42.09	\$48.47 \$49.04	\$55.56 \$56.26	\$70.40 \$71.28	\$80.00 \$81.01	32 33
34	\$11.52	\$14.18	\$16.33	\$18.10	\$21.98	\$24.64	\$19.11	\$23.72	\$27.57	\$31.20	\$39.02	\$44.78	\$34.27	\$42.60	\$49.62	\$56.95	\$72.17	\$82.06	34
35	\$11.55	\$14.26	\$16.44	\$18.21	\$22.12	\$24.84	\$19.40	\$24.07	\$27.98	\$31.71	\$39.66	\$45.51	\$34.69	\$43.08	\$50.21	\$57.62	\$73.09	\$83.11	35
36 37	\$11.70 \$11.79	\$14.44 \$14.63	\$16.65 \$16.87	\$18.46 \$18.71	\$22.45 \$22.73	\$25.19 \$25.52	\$19.77 \$20.14	\$24.53 \$25.02	\$28.53 \$29.07	\$32.36 \$33.01	\$40.51 \$41.33	\$46.44 \$47.42	\$35.15 \$35.61	\$43.66 \$44.23	\$50.90 \$51.59	\$58.42 \$59.22	\$74.12 \$75.18	\$84.30 \$85.49	36 37
38	\$11.79	\$14.03	\$17.09	\$18.94	\$23.06	\$25.88	\$20.14	\$25.49	\$29.65	\$33.66	\$42.21	\$48.39	\$36.08	\$44.81	\$52.27	\$60.02	\$76.23	\$86.72	38
39	\$12.02	\$14.95	\$17.31	\$19.18	\$23.38	\$26.25	\$20.89	\$25.99	\$30.23	\$34.35	\$43.08	\$49.40	\$36.56	\$45.43	\$52.98	\$60.85	\$77.32	\$87.95	39
40 41	\$12.17 \$12.28	\$15.10 \$15.28	\$17.52 \$17.70	\$19.44 \$19.66	\$23.68 \$23.99	\$26.61 \$26.96	\$21.29 \$21.68	\$26.50 \$26.99	\$30.80 \$31.42	\$35.04 \$35.78	\$43.98 \$44.89	\$50.43 \$51.48	\$37.04 \$37.54	\$46.04 \$46.66	\$53.71 \$54.44	\$61.68 \$62.52	\$78.41 \$79.53	\$89.22 \$90.50	40 41
42	\$12.20	\$15.46	\$17.70	\$19.00	\$24.29	\$27.33	\$22.07	\$27.50	\$32.03	\$36.49	\$45.82	\$52.52	\$38.04	\$47.27	\$55.17	\$63.38	\$80.65	\$90.50	42
43	\$12.48	\$15.60	\$18.13	\$20.17	\$24.61	\$27.66	\$22.49	\$28.06	\$32.65	\$37.20	\$46.76	\$53.60	\$38.54	\$47.92	\$55.92	\$64.26	\$81.77	\$93.10	43
44	\$12.64	\$15.78	\$18.36	\$20.41	\$24.95	\$28.02	\$22.91	\$28.60	\$33.31	\$37.96	\$47.75	\$54.73	\$39.05	\$48.58	\$56.67	\$65.12	\$82.94	\$94.43	44
45 46	\$12.75 \$12.96	\$15.97 \$16.29	\$18.57 \$18.98	\$20.63 \$21.10	\$25.22 \$25.84	\$28.39 \$29.07	\$23.35 \$24.18	\$29.14 \$30.19	\$33.99 \$35.11	\$38.74 \$39.81	\$48.76 \$49.99	\$55.85 \$57.26	\$39.60 \$40.21	\$49.23 \$50.02	\$57.45 \$58.34	\$66.07 \$67.14	\$84.09 \$85.46	\$95.74 \$97.34	45 46
47	\$13.21	\$16.61	\$19.36	\$21.57	\$26.46	\$29.76	\$25.02	\$31.27	\$36.27	\$40.94	\$51.25	\$58.72	\$40.86	\$50.82	\$59.30	\$68.23	\$86.87	\$98.96	47
48	\$13.43	\$16.90	\$19.80	\$22.04	\$27.05	\$30.47	\$25.88	\$32.39	\$37.46	\$42.09	\$52.56	\$60.20	\$41.51	\$51.61	\$60.23	\$69.35	\$88.32	\$100.62	48
49 50	\$13.64 \$13.87	\$17.23 \$17.56	\$20.21 \$20.59	\$22.52 \$23.03	\$27.66 \$28.28	\$31.16 \$31.86	\$26.79 \$27.73	\$33.56 \$34.74	\$38.70 \$39.97	\$43.29 \$44.47	\$53.91 \$55.27	\$61.71 \$63.27	\$42.18 \$42.83	\$52.45 \$53.29	\$61.21 \$62.19	\$70.47 \$71.63	\$89.76 \$91.25	\$102.29 \$104.00	49 50
51	\$14.12	\$17.88	\$21.03	\$23.49	\$28.89	\$32.54	\$28.69	\$35.97	\$41.31	\$45.71	\$56.67	\$64.87	\$43.51	\$54.12	\$63.16	\$72.78	\$92.78	\$105.74	51
52	\$14.33	\$18.21	\$21.42	\$23.96	\$29.46	\$33.23	\$29.72	\$37.28	\$42.67	\$46.99	\$58.13	\$66.52	\$44.20	\$54.99	\$64.17	\$73.98	\$94.30	\$107.51	52
53 54	\$14.55 \$14.79	\$18.54 \$18.86	\$21.83 \$22.26	\$24.44 \$24.91	\$30.08 \$30.69	\$33.92 \$34.61	\$30.77 \$31.86	\$38.62 \$40.00	\$44.09 \$45.54	\$48.28 \$49.62	\$59.62 \$61.14	\$68.23 \$69.96	\$44.89 \$45.59	\$55.85 \$56.76	\$65.20 \$66.24	\$75.18 \$76.41	\$95.85 \$97.44	\$109.28 \$111.09	53 54
55	\$15.02	\$19.18	\$22.65	\$25.38	\$31.31	\$35.33	\$32.94	\$41.44	\$47.05	\$51.04	\$62.66	\$71.77	\$46.33	\$57.65	\$67.33	\$77.59	\$99.07	\$111.09	55
56	\$16.47	\$20.84	\$24.44	\$27.41	\$33.92	\$38.32	\$34.54	\$43.41	\$49.26	\$53.80	\$66.43	\$76.12	\$48.25	\$60.16	\$70.32	\$81.18	\$103.86	\$118.44	56
57 58	\$17.92 \$19.36	\$22.49	\$26.21	\$29.46 \$31.49	\$36.56	\$41.37	\$36.19	\$45.46 \$47.64	\$51.59	\$56.67	\$70.43	\$80.76	\$50.24 \$52.30	\$62.77	\$73.48	\$84.95 \$88.87	\$108.85	\$124.20	57 58
58 59	\$20.82	\$24.10 \$25.76	\$27.95 \$29.72	\$33.56	\$39.19 \$41.85	\$44.36 \$47.37	\$37.93 \$39.74	\$49.88	\$54.01 \$56.53	\$59.73 \$62.91	\$74.67 \$79.20	\$85.64 \$90.85	\$52.30 \$54.49	\$65.48 \$68.35	\$76.78 \$80.22	\$92.96	\$114.09 \$119.60	\$130.24 \$136.57	58 59
60	\$22.29	\$27.41	\$31.49	\$35.58	\$44.47	\$50.43	\$41.66	\$52.23	\$59.19	\$66.27	\$83.97	\$96.36	\$56.73	\$71.31	\$83.80	\$97.26	\$125.35	\$143.23	60
61	\$23.75	\$29.03	\$33.26	\$37.65	\$47.10	\$53.42	\$43.66	\$54.69	\$61.97	\$69.82	\$89.04	\$102.22	\$59.08	\$74.43	\$87.56	\$101.74	\$131.36	\$150.21	61
62 63	\$25.19 \$27.84	\$30.69 \$33.92	\$35.04 \$38.77	\$39.66 \$43.91	\$49.74 \$55.10	\$56.47 \$62.52	\$45.68 \$48.98	\$57.34 \$61.35	\$64.90 \$69.85	\$73.54 \$79.33	\$94.43 \$101.65	\$108.45 \$116.55	\$61.54 \$66.00	\$77.65 \$83.11	\$91.46 \$97.80	\$106.46 \$113.59	\$137.63 \$146.35	\$157.49 \$167.31	62 63
64	\$30.47	\$37.17	\$42.50	\$48.14	\$60.42	\$68.59	\$52.48	\$65.66	\$75.18	\$85.60	\$109.39	\$125.27	\$70.77	\$88.98	\$104.62	\$121.18	\$155.61	\$177.73	64
65	\$33.12	\$40.43	\$46.21	\$52.37	\$65.73	\$74.63	\$56.26	\$70.27	\$80.93	\$92.34	\$117.71	\$134.66	\$75.91	\$95.27	\$111.89	\$129.29	\$165.50	\$188.81	65
66 67	\$35.78 \$38.40	\$43.66 \$46.91	\$49.95 \$53.68	\$56.61 \$60.85	\$71.08 \$76.41	\$80.72 \$86.80	\$60.31 \$64.68	\$75.18 \$80.50	\$87.14 \$93.79	\$99.61 \$107.44	\$126.69 \$136.28	\$144.75 \$155.61	\$81.40 \$87.30	\$102.00 \$109.21	\$119.67 \$127.95	\$137.93 \$147.10	\$175.98 \$187.14	\$200.57 \$212.98	66 67
68	\$43.62	\$53.40	\$61.18	\$69.20	\$86.69	\$98.35	\$71.19	\$88.73	\$103.45	\$118.10	\$149.18	\$169.98	\$95.16	\$119.22	\$139.87	\$160.17	\$202.67	\$230.21	68
69	\$48.83	\$59.87	\$68.70	\$77.59	\$96.97	\$109.93	\$78.37	\$97.80	\$114.13	\$129.87	\$163.25	\$185.68	\$103.74	\$130.16	\$152.87	\$174.40	\$219.50	\$248.82	69
70 71	\$54.04 \$59.25	\$66.38 \$72.86	\$76.20 \$83.72	\$85.97 \$94.37	\$107.24 \$117.49	\$121.48 \$133.06	\$86.26 \$94.94	\$107.79 \$118.79	\$125.90 \$138.89	\$142.80 \$157.02	\$178.66 \$195.53	\$202.85 \$221.60	\$113.08 \$123.25	\$142.10 \$155.14	\$167.08 \$182.61	\$189.89 \$206.75	\$237.71 \$257.43	\$268.94 \$290.69	70 71
72	\$64.47	\$79.33	\$91.25	\$102.73	\$127.78	\$144.64	\$104.47	\$130.96	\$153.26	\$172.62	\$213.99	\$242.01	\$134.32	\$169.40	\$199.58	\$225.04	\$278.78	\$314.21	72
73	\$73.85	\$91.36	\$105.43	\$118.33	\$146.49	\$165.54	\$115.69	\$145.51	\$170.67	\$191.66	\$236.65	\$267.20	\$147.48	\$186.67	\$220.45	\$247.83	\$305.79	\$344.13	73
74 75	\$83.22 \$92.59	\$103.39 \$115.39	\$119.67 \$133.85	\$133.93 \$149.53	\$165.20 \$183.91	\$186.42 \$207.33	\$128.11 \$141.85	\$161.65 \$179.61	\$190.04 \$211.61	\$212.79 \$236.28	\$261.74 \$289.46	\$295.03 \$325.77	\$161.87 \$177.69	\$205.68 \$226.63	\$243.45 \$268.90	\$272.96 \$300.62	\$335.40 \$367.87	\$376.87 \$412.76	74 75
76	\$101.96	\$127.41	\$148.09	\$165.12	\$202.62	\$228.23	\$157.10	\$199.55	\$235.63	\$262.38	\$320.12	\$359.70	\$195.06	\$249.71	\$297.00	\$331.05	\$403.48	\$452.03	76
77	\$111.31	\$139.39	\$162.27	\$180.73	\$221.35	\$249.10	\$173.96	\$221.68	\$262.38	\$291.38	\$354.08	\$397.15	\$214.18	\$275.09	\$328.05	\$364.57	\$442.57	\$495.08	77
78 79	\$119.95 \$128.61	\$150.52 \$161.62	\$175.56 \$188.81	\$195.39 \$210.05	\$238.97 \$256.56	\$268.62 \$288.08	\$184.87 \$196.44	\$235.97 \$251.20	\$279.72 \$298.19	\$310.39 \$330.62	\$376.60 \$400.51	\$421.76 \$447.90	\$226.01 \$238.50	\$290.95 \$307.70	\$347.49 \$368.04	\$385.89 \$408.49	\$467.73 \$494.30	\$522.50 \$551.42	78 79
80	\$137.25	\$172.73	\$202.04	\$224.67	\$274.17	\$307.59	\$208.75	\$267.42	\$317.88	\$352.20	\$425.97	\$475.67	\$251.68	\$325.41	\$389.83	\$432.37	\$522.38	\$581.97	80
81	\$145.91	\$183.80	\$215.30	\$239.33	\$291.78	\$327.08	\$221.82	\$284.69	\$338.87	\$375.17	\$453.04	\$505.16	\$265.58	\$344.16	\$412.93	\$457.66	\$552.08	\$614.19	81
82 83	\$154.56 \$165.93	\$194.92 \$209.63	\$228.54 \$246.18	\$253.99 \$273.58	\$309.37 \$333.01	\$346.59 \$372.75	\$235.74 \$250.49	\$303.04 \$322.42	\$361.20 \$384.73	\$399.67 \$425.57	\$481.81 \$512.58	\$536.52 \$570.21	\$280.26 \$296.38	\$363.96 \$385.46	\$437.36 \$463.75	\$484.42 \$513.52	\$583.49 \$618.06	\$648.22 \$686.00	82 83
84	\$177.29	\$224.34	\$263.81	\$293.15	\$356.68	\$398.97	\$266.16	\$343.00	\$409.83	\$453.15	\$545.30	\$606.03	\$313.42	\$408.22	\$491.73	\$544.37	\$654.65	\$726.01	84
85	\$188.65	\$239.05	\$281.44	\$312.74	\$380.32	\$425.12	\$282.80	\$364.90	\$436.53	\$482.50	\$580.12	\$644.12	\$331.45	\$432.34	\$521.42	\$577.08	\$693.42	\$768.29	85
86 87	\$199.99 \$211.36	\$253.73 \$268.43	\$299.08	\$332.32 \$351.90	\$403.98 \$427.62	\$451.34 \$477.49	\$300.48 \$319.25	\$388.22 \$413.03	\$464.98 \$495.25	\$513.77 \$547.04	\$617.15 \$656.50	\$684.57 \$727.59	\$350.50 \$370.61	\$457.85 \$484.85	\$552.91 \$586.30	\$611.76 \$648.49	\$734.49 \$778.00	\$813.08 \$860.50	86 87
88	\$211.36 \$222.07	\$268.43 \$281.97	\$316.73 \$332.78	\$351.90 \$369.86	\$427.62 \$449.71	\$477.49 \$502.23	\$319.25 \$332.90	\$413.03 \$430.59	\$495.25 \$516.45	\$547.04 \$570.56	\$685.02	\$727.59 \$759.23	\$370.61	\$484.85 \$503.75	\$586.30 \$609.41	\$648.49 \$674.20	\$809.29	\$860.50 \$895.21	88
89	\$232.81	\$295.47	\$348.90	\$387.84	\$471.75	\$526.92	\$347.14	\$448.91	\$538.56	\$595.12	\$714.81	\$792.24	\$400.12	\$523.36	\$633.40	\$700.90	\$841.83	\$931.34	89
90	\$243.53	\$308.98	\$364.97	\$405.80	\$493.82	\$551.60	\$361.97	\$467.98	\$561.66	\$620.71	\$745.87	\$826.70	\$415.76	\$543.75	\$658.34	\$728.67	\$875.66	\$968.91	90
91 92	\$254.25 \$265.00	\$322.47 \$336.01	\$381.03 \$397.15	\$423.76 \$441.72	\$515.90 \$537.94	\$576.29 \$600.97	\$377.45 \$393.64	\$487.89 \$508.60	\$585.73 \$610.86	\$647.41 \$675.28	\$778.31 \$812.15	\$862.64 \$900.18	\$431.98 \$448.84	\$564.93 \$586.97	\$684.27 \$711.19	\$757.52 \$787.53	\$910.89 \$947.52	\$1,008.00 \$1,048.62	91 92
93	\$272.17	\$344.81	\$407.48	\$453.33	\$552.32	\$616.93	\$402.55	\$519.57	\$623.93	\$689.83	\$829.83	\$919.58	\$457.57	\$597.86	\$724.26	\$802.19		\$1,048.82	93
94	\$279.33	\$353.60	\$417.82	\$464.91	\$566.67	\$632.85	\$411.67	\$530.78	\$637.25	\$704.71	\$847.91	\$939.38	\$466.47	\$608.94	\$737.58	\$817.14		\$1,088.22	94
95 96	\$286.50 \$293.62	\$362.40 \$371.20	\$428.12 \$438.49	\$476.49 \$488.07	\$580.99 \$595.36	\$648.83 \$664.74	\$421.01 \$430.56	\$542.23 \$553.92	\$650.84 \$664.74	\$719.91 \$735.45	\$866.37 \$885.23	\$959.60 \$980.27	\$475.56 \$484.82	\$620.24 \$631.74	\$751.15 \$764.98	\$832.38 \$847.87	\$1,002.50 \$1,021.54		95 96
96	\$293.62	\$371.20	\$438.49 \$448.80	\$499.65	\$609.69	\$680.72	\$440.29	\$565.86	\$678.98	\$751.30	\$904.56	\$980.27	\$484.82 \$494.23	\$643.43	\$779.03	\$863.68	\$1,040.94		97
98	\$307.97	\$388.80	\$459.15	\$511.25	\$624.07	\$696.63	\$450.25	\$578.06	\$693.49	\$767.48	\$924.32	\$1,023.01	\$503.82	\$655.34	\$793.32		\$1,060.70		98
99 100+	\$315.14 \$322.30	\$397.58 \$406.38	\$469.47 \$479.82	\$522.82 \$534.41	\$638.40 \$652.74	\$712.61 \$728.56	\$460.43 \$470.82	\$590.51 \$603.22	\$708.33 \$723.50	\$784.01 \$800.91		\$1,045.11 \$1,067.65	\$513.60 \$523.54	\$667.47 \$679.81	\$807.87 \$822.67		\$1,080.83 \$1,101.35		99 100+
100+	\$322.30	\$406.38	\$479.82	<b>გეკ4.41</b>	\$002.74	\$1∠8.56	\$470.82	\$603.22	\$123.50	\$80U.9T	<b>აყინ.14</b>	φ1,067.65	<b>ა</b> ე∠3.54	\$079.81	\$822.67	\$912.88	φ1,1U1.35	φ1,∠16.10	100

ŀ				Aı	nnual Premiu	ım per \$300	Monthly Be						12% Cumula	ative Increas	e)				
Issue			Future Purcl	nase Option			1		sive - 90 Day uto 3% Com			:		Au	uto 5% Com	pound Inflati	on		Issue
Age	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	7 Year	Lifetime	Age
25	\$41.19	\$50.30	\$57.63	\$63.61	\$76.93	\$86.17	\$62.79	\$77.47	\$89.71	\$101.13	\$125.72	\$144.50	\$115.81	\$143.67	\$167.45	\$191.51	\$242.21	\$274.69	25
26	\$41.32	\$50.70	\$58.04	\$64.15	\$77.60	\$86.86	\$63.76	\$78.69	\$91.21	\$102.76	\$127.91	\$146.93	\$117.17	\$145.43	\$169.50	\$193.82	\$245.21	\$278.24	26
27 28	\$41.60 \$41.86	\$50.97 \$51.24	\$58.45 \$58.85	\$64.56 \$65.11	\$78.15 \$78.83	\$87.54 \$88.22	\$64.70 \$65.65	\$79.92 \$81.15	\$92.69 \$94.20	\$104.40 \$106.15	\$130.08 \$132.25	\$149.38 \$151.96	\$118.53 \$119.88	\$147.20 \$148.97	\$171.53 \$173.58	\$196.28 \$198.71	\$248.33 \$251.45	\$281.78 \$285.43	27 28
29	\$41.99	\$51.66	\$59.25	\$65.51	\$79.38	\$88.89	\$66.61	\$82.37	\$95.69	\$107.93	\$134.56	\$154.54	\$121.25	\$150.73	\$175.61	\$201.16	\$254.59	\$289.10	29
30	\$42.27	\$51.92	\$59.68	\$66.06	\$80.06	\$89.71	\$67.56	\$83.60	\$97.18	\$109.69	\$136.87	\$157.12	\$122.74	\$152.51	\$177.65	\$203.61	\$257.84	\$292.78	30
31	\$42.55	\$52.33	\$60.08	\$66.47	\$80.61	\$90.39	\$68.50	\$84.95	\$98.69	\$111.46	\$139.19	\$159.84	\$124.24	\$154.26	\$179.83	\$206.06	\$261.11	\$296.58	31
32	\$42.68	\$52.59	\$60.48	\$67.01	\$81.28	\$91.08	\$69.59	\$86.30	\$100.32	\$113.36	\$141.63	\$162.56	\$125.72	\$156.18	\$182.00	\$208.64	\$264.37	\$300.39	32
33	\$42.96	\$52.89	\$60.90	\$67.42	\$81.83	\$91.75	\$70.69	\$87.67	\$101.94	\$115.26	\$144.07	\$165.29	\$127.22	\$158.08	\$184.18	\$211.22	\$267.63	\$304.20	33
34	\$43.22	\$53.29	\$61.30	\$67.96	\$82.50	\$92.56	\$71.76	\$89.02	\$103.56	\$117.17	\$146.52	\$168.13	\$128.72	\$159.97	\$186.36	\$213.81	\$271.03	\$308.14	34
35 36	\$43.36 \$43.91	\$53.56 \$54.24	\$61.70 \$62.53	\$68.37 \$69.31	\$83.05 \$84.28	\$93.23 \$94.60	\$72.85 \$74.22	\$90.39 \$92.15	\$105.07 \$107.11	\$119.07 \$121.52	\$148.97 \$152.10	\$170.86 \$174.38	\$130.21 \$131.98	\$161.75 \$163.92	\$188.51 \$191.10	\$216.39 \$219.38	\$274.43 \$278.37	\$312.08 \$316.55	35 36
37	\$44.31	\$54.24	\$63.35	\$70.28	\$85.36	\$95.82	\$75.57	\$93.93	\$107.11	\$123.96	\$155.23	\$174.36	\$133.74	\$166.10	\$193.69	\$222.36	\$282.31	\$321.04	37
38	\$44.72	\$55.44	\$64.15	\$71.08	\$86.58	\$97.18	\$76.93	\$95.69	\$111.32	\$126.40	\$158.49	\$181.73	\$135.52	\$168.28	\$196.28	\$225.35	\$286.25	\$325.67	38
39	\$45.13	\$56.15	\$64.98	\$72.04	\$87.81	\$98.53	\$78.43	\$97.60	\$113.49	\$129.00	\$161.75	\$185.54	\$137.28	\$170.58	\$198.99	\$228.48	\$290.32	\$330.29	39
40	\$45.67	\$56.67	\$65.78	\$72.99	\$88.89	\$99.90	\$79.92	\$99.49	\$115.68	\$131.58	\$165.15	\$189.35	\$139.04	\$172.89	\$201.70	\$231.60	\$294.40	\$335.05	40
41	\$46.08	\$57.37	\$66.47	\$73.82	\$90.12	\$101.27	\$81.41	\$101.40	\$117.98	\$134.30	\$168.55	\$193.28	\$140.94	\$175.20	\$204.42	\$234.74	\$298.63	\$339.80	41
42	\$46.49	\$58.04	\$67.29	\$74.76	\$91.21	\$102.63	\$82.91	\$103.30	\$120.29	\$137.01	\$172.09	\$197.22	\$142.85	\$177.51	\$207.15	\$237.99	\$302.84	\$344.70	42
43 44	\$46.90 \$47.44	\$58.58 \$59.25	\$68.09 \$68.92	\$75.70 \$76.67	\$92.43 \$93.66	\$103.86 \$105.21	\$84.41 \$86.04	\$105.34 \$107.38	\$122.60 \$125.05	\$139.72 \$142.58	\$175.61 \$179.28	\$201.30 \$205.50	\$144.76 \$146.65	\$179.97 \$182.42	\$210.00 \$212.86	\$241.27 \$244.53	\$307.04 \$311.40	\$349.60 \$354.61	43 44
44	\$47.44 \$47.85	\$59.25 \$59.95	\$69.73	\$77.47	\$93.00	\$105.21	\$85.04	\$107.38	\$125.05	\$142.58	\$179.28	\$205.50	\$146.65	\$184.85	\$212.86	\$244.53	\$311.40	\$359.51	44
46	\$48.66	\$61.17	\$71.23	\$79.24	\$97.05	\$100.30	\$90.80	\$113.36	\$131.85	\$149.51	\$187.71	\$215.03	\$151.01	\$187.84	\$219.11	\$252.14	\$320.91	\$365.51	46
47	\$49.61	\$62.38	\$72.72	\$81.01	\$99.36	\$111.73	\$93.93	\$117.44	\$136.19	\$153.73	\$192.47	\$220.47	\$153.45	\$190.83	\$222.64	\$256.21	\$326.22	\$371.60	47
48	\$50.44	\$63.48	\$74.35	\$82.77	\$101.54	\$114.46	\$97.18	\$121.65	\$140.68	\$158.08	\$197.35	\$226.05	\$155.90	\$193.82	\$226.18	\$260.43	\$331.65	\$377.86	48
49	\$51.24	\$64.70	\$75.84	\$84.54	\$103.86	\$117.03	\$100.59	\$126.00	\$145.30	\$162.56	\$202.39	\$231.75	\$158.35	\$196.96	\$229.85	\$264.65	\$337.09	\$384.12	49
50	\$52.06	\$65.91	\$77.34	\$86.44	\$106.15	\$119.62	\$104.12	\$130.48	\$150.06	\$167.05	\$207.55	\$237.60	\$160.80	\$200.08	\$233.52	\$268.99	\$342.66	\$390.51	50
51 52	\$53.02 \$53.83	\$67.14 \$68.37	\$78.97 \$80.47	\$88.22 \$89.98	\$108.47 \$110.65	\$122.20 \$124.79	\$107.79 \$111.59	\$135.10 \$140.00	\$155.10 \$160.26	\$171.67 \$176.42	\$212.86 \$218.28	\$243.57 \$249.83	\$163.38 \$165.96	\$203.22 \$206.47	\$237.19 \$240.98	\$273.33 \$277.83	\$348.38 \$354.08	\$397.03 \$403.69	51 52
52 53	\$53.83 \$54.64	\$69.59	\$80.47	\$91.75	\$110.65	\$124.79	\$111.59	\$140.00	\$165.56	\$176.42	\$218.28	\$249.83	\$168.55	\$206.47	\$240.98	\$277.83	\$354.08	\$410.35	52
54	\$55.60	\$70.82	\$83.60	\$93.53	\$115.26	\$129.93	\$119.62	\$150.19	\$170.99	\$186.36	\$229.58	\$262.73	\$171.26	\$213.13	\$248.73	\$286.94	\$365.90	\$417.14	54
55	\$56.41	\$72.04	\$85.08	\$95.28	\$117.58	\$132.66	\$123.69	\$155.64	\$176.70	\$191.65	\$235.28	\$269.53	\$173.97	\$216.53	\$252.81	\$291.42	\$372.02	\$424.08	55
56	\$61.84	\$78.30	\$91.75	\$102.89	\$127.35	\$143.94	\$129.67	\$162.97	\$184.99	\$201.98	\$249.41	\$285.85	\$181.19	\$225.90	\$264.10	\$304.87	\$389.96	\$444.74	56
57	\$67.29	\$84.41	\$98.40	\$110.65	\$137.28	\$155.36	\$135.92	\$170.72	\$193.69	\$212.86	\$264.50	\$303.24	\$188.66	\$235.68	\$275.92	\$319.01	\$408.72	\$466.35	57
58 59	\$72.72	\$90.53 \$96.77	\$104.93	\$118.26 \$126.00	\$147.20	\$166.65 \$177.92	\$142.45	\$178.88	\$202.80 \$212.30	\$224.28 \$236.24	\$280.41	\$321.59 \$341.16	\$196.41 \$204.57	\$245.88	\$288.30	\$333.68	\$428.43	\$489.04 \$512.83	58 59
60	\$78.15 \$83.73	\$96.77	\$111.59 \$118.26	\$126.00 \$133.61	\$157.12 \$167.05	\$177.92 \$189.35	\$149.24 \$156.45	\$187.29 \$196.13	\$212.30	\$236.24 \$248.87	\$297.41 \$315.33	\$341.16 \$361.82	\$204.57 \$212.99	\$256.62 \$267.77	\$301.21 \$314.66	\$349.05 \$365.21	\$449.08 \$470.71	\$512.83 \$537.84	59 60
61	\$89.16	\$102.03	\$124.92	\$141.36	\$176.83	\$200.63	\$163.92	\$205.37	\$232.69	\$262.20	\$334.36	\$383.85	\$221.83	\$279.46	\$328.81	\$382.07	\$493.25	\$564.08	61
62	\$94.60	\$115.26	\$131.58	\$148.97	\$186.76	\$212.03	\$171.53	\$215.30	\$243.72	\$276.19	\$354.61	\$407.22	\$231.07	\$291.55	\$343.48	\$399.76	\$516.77	\$591.40	62
63	\$104.53	\$127.35	\$145.57	\$164.88	\$206.87	\$234.74	\$183.90	\$230.38	\$262.33	\$297.94	\$381.66	\$437.67	\$247.79	\$312.08	\$367.26	\$426.53	\$549.54	\$628.24	63
64	\$114.46	\$139.59	\$159.57	\$180.77	\$226.86	\$257.57	\$197.09	\$246.57	\$282.31	\$321.46	\$410.75	\$470.42	\$265.72	\$334.10	\$392.83	\$455.07	\$584.33	\$667.38	64
65	\$124.37	\$151.83	\$173.58	\$196.68	\$246.84	\$280.26	\$211.22	\$263.83	\$303.92	\$346.73	\$442.01	\$505.64	\$285.03	\$357.74	\$420.15	\$485.52	\$621.44	\$708.97	65
66 67	\$134.30 \$144.20	\$163.92 \$176.16	\$187.58 \$201.57	\$212.59 \$228.48	\$266.95 \$286.94	\$303.10 \$325.94	\$226.44 \$242.89	\$282.31 \$302.29	\$327.16 \$352.19	\$374.05 \$403.42	\$475.72 \$511.75	\$543.55 \$584.33	\$305.69 \$327.84	\$383.03 \$410.08	\$449.36 \$480.48	\$517.99 \$552.39	\$660.85 \$702.73	\$753.14 \$799.77	66 67
68	\$163.78	\$200.48	\$201.57	\$259.88	\$325.54	\$369.31	\$267.37	\$333.15	\$388.46	\$443.52	\$560.14	\$638.29	\$357.34	\$447.73	\$525.21	\$601.45	\$761.02	\$864.46	68
69	\$183.35	\$224.82	\$257.98	\$291.42	\$364.13	\$412.79	\$294.27	\$367.26	\$428.56	\$487.69	\$613.00	\$697.28	\$389.56	\$488.78	\$573.99	\$654.87	\$824.24	\$934.33	69
70	\$202.93	\$249.28	\$286.11	\$322.81	\$402.74	\$456.16	\$323.90	\$404.78	\$472.74	\$536.21	\$670.90	\$761.71	\$424.62	\$533.63	\$627.42	\$713.05	\$892.60	\$1,009.90	70
71	\$222.50	\$273.62	\$314.40	\$354.34	\$441.21	\$499.64	\$356.52	\$446.09	\$521.53	\$589.63	\$734.25	\$832.12	\$462.81	\$582.56	\$685.73	\$776.38		\$1,091.58	71
72	\$242.07	\$297.94	\$342.66	\$385.75	\$479.80	\$543.15	\$392.27	\$491.77	\$575.49	\$648.22	\$803.57	\$908.76	\$504.41	\$636.11	\$749.48	\$845.03	\$1,046.87		72
73 74	\$277.28 \$312.48	\$343.07 \$388.19	\$395.95 \$449.36	\$444.33 \$502.91	\$550.08 \$620.36	\$621.58 \$700.00	\$434.40 \$481.03	\$546.41 \$607.04	\$640.87 \$713.59	\$719.71 \$799.07		\$1,003.38 \$1,107.90	\$553.75 \$607.84	\$700.95 \$772.30	\$827.77 \$914.21	\$930.66			73 74
74 75	\$312.48 \$347.68	\$388.19 \$433.33	\$449.36 \$502.65	\$502.91 \$561.50	\$620.36 \$690.61	\$700.00 \$778.56	\$481.03 \$532.68	\$607.04 \$674.44	\$713.59 \$794.60	\$887.30			\$607.84 \$667.25	\$772.30 \$851.00	\$914.21 \$1,009.77	\$1,024.99 \$1,128.83			74 75
76	\$382.90	\$478.45	\$556.06	\$620.06	\$760.89	\$856.99	\$589.91	\$749.34	\$884.85	\$985.30			\$732.50	\$937.73		\$1,243.14			76
77	\$417.96	\$523.44	\$609.33	\$678.66	\$831.17	\$935.42	\$653.24	\$832.39	\$985.30	\$1,094.17			\$804.25	\$1,033.00	\$1,231.87	\$1,369.02			77
78	\$450.46	\$565.15	\$659.22	\$733.70	\$897.36	\$1,008.68	\$694.15	\$886.08	\$1,050.41	\$1,165.54	\$1,414.13	\$1,583.76	\$848.70	\$1,092.54	\$1,304.84	\$1,449.06			78
79	\$482.94	\$606.89	\$708.97	\$788.76		\$1,081.80	\$737.65	\$943.30	\$1,119.73				\$895.59	\$1,155.47	\$1,382.06	\$1,533.88			79
80	\$515.41	\$648.62	\$758.72	\$843.67		\$1,155.07	\$783.87	\$1,004.19		\$1,322.52			\$945.06	\$1,221.95	\$1,463.88	\$1,623.58			80
81 82	\$547.89 \$580.39	\$690.21 \$731.94	\$808.46 \$858.22			\$1,228.18 \$1,301.45	\$832.93 \$885.26	\$1,069.03 \$1,137.94	\$1,272.50 \$1,356.37				\$997.25 \$1,052.44	\$1,292.35 \$1,366.70	\$1,550.59 \$1,642.35	\$1,718.60 \$1,819.04			81 82
82 83	\$580.39 \$623.07	\$731.94 \$787.13			\$1,161.73 \$1.250.49				\$1,356.37 \$1,444.71				\$1,052.44	\$1,366.70		\$1,819.04 \$1,928.32			82
84	\$665.74	\$842.45	\$990.61			\$1,498.13		\$1,210.03	\$1,538.92				\$1,176.95		\$1,741.42	\$2.044.13			84
85	\$708.41	\$897.63				\$1,596.41		\$1,370.22	\$1,639.21		\$2,178.42		\$1,244.63						85
86	\$750.98	\$952.81	\$1,123.13	\$1,247.89	\$1,517.02	\$1,694.81	\$1,128.29	\$1,457.75	\$1,746.05	\$1,929.27	\$2,317.47	\$2,570.69	\$1,316.13	\$1,719.28	\$2,076.21	\$2,297.22	\$2,758.13	\$3,053.21	86
87					\$1,605.79				\$1,859.67				\$1,391.71		\$2,201.67				87
88					\$1,688.69				\$1,939.33				\$1,446.08		\$2,288.38				88
89 90					\$1,771.46 \$1.854.38	\$1,978.61 \$2.071.31		\$1,685.70 \$1.757.33	\$2,022.37	\$2,234.69 \$2,330.79	\$2,684.19 \$2.800.80		\$1,502.48 \$1,561.20	\$1,965.29 \$2,041.82		\$2,632.00 \$2,736.24	\$3,161.13 \$3,288.22		89 90
90						\$2,071.31		\$1,757.33		\$2,330.79			\$1,561.20	\$2,041.82		\$2,736.24 \$2,844.57	\$3,288.22 \$3,420.47		90
92			\$1,430.63			\$2,164.02							\$1,622.09			\$2,957.25	\$3,558.01		92
93		\$1,294.79		\$1,702.29		\$2,316.65		\$1,951.03	\$2,342.89		\$3,116.13	\$3,453.09		\$2,245.02	\$2,719.66	\$3,012.30	\$3,625.58		93
94	\$1,048.92					\$2,376.45		\$1,993.16	\$2,392.91	\$2,646.26					\$2,769.68	\$3,068.43			94
95	\$1,075.82		\$1,607.68	\$1,789.27	\$2,181.67	\$2,436.39	\$1,580.91	\$2,036.11	\$2,444.00	\$2,703.36	\$3,253.28	\$3,603.42	\$1,785.74	\$2,329.02	\$2,820.64	\$3,125.66	\$3,764.49	\$4,162.73	95
96		\$1,393.88		\$1,832.76		\$2,496.21	\$1,616.79		\$2,496.21	\$2,761.66		\$3,681.03	\$1,820.54	\$2,372.24	\$2,872.57	\$3,183.83			96
97		\$1,426.91	\$1,685.30	\$1,876.27		\$2,556.14		\$2,124.87	\$2,549.62		\$3,396.69	\$3,760.42	\$1,855.87	\$2,416.15	\$2,925.30	\$3,243.23	\$3,908.84		97
			\$1,724,16	N1 U1U 76	\$2,343.43	32 K15 U5	51 KQO 74	\$2,170.67	52.604.13	32 881 95	53 470 90	\$3,841.56	\$1.891.90	32 460 86	\$2.979.00	\$3,303.71	\$3.983.05		98
98	\$1,156.42 \$1,183.33								\$2,659.86						\$3,033,64				99

L				Mor	nthly Premiu	m per \$300	Monthly Ber	nefit Amount			crease (Res	sulting in 23.	12% Cumula	tive Increase	e)				
Issue			uture Purch	aca Ontion		-		Aut	Facility - 90	ODay EP ound Inflatio	n	-		Aut	o 5% Comp	ound Inflatio	n		Issue
Age	2 Year	3 Year	uture Purch 4 Year	5 Year	7 Year	Lifetime	2 Year	3 Year	o 3% Comp 4 Year	5 Year	n 7 Year	Lifetime	2 Year	3 Year	o 5% Comp 4 Year	ound inflatio 5 Year	n 7 Year	Lifetime	Age
25	\$2.37	\$3.03	\$3.56	\$4.01	\$4.89	\$5,49	\$3.68	\$4.74	\$5.63	\$6.44	\$8.09	\$9.18	\$7.38	\$9.63	\$11.54	\$13,41	\$17.14	\$19.50	25
26	\$2.38	\$3.05	\$3.59	\$4.03	\$4.92	\$5.53	\$3.73	\$4.81	\$5.73	\$6.55	\$8.24	\$9.35	\$7.47	\$9.74	\$11.67	\$13.56	\$17.37	\$19.74	26
27	\$2.41	\$3.06	\$3.61	\$4.05	\$4.96	\$5.58	\$3.81	\$4.89	\$5.82	\$6.66	\$8.38	\$9.51	\$7.54	\$9.85	\$11.81	\$13.74	\$17.59	\$20.01	27
28	\$2.42	\$3.09	\$3.65	\$4.09	\$5.01	\$5.63	\$3.87	\$4.96	\$5.92	\$6.78	\$8.53	\$9.70	\$7.63	\$9.97	\$11.96	\$13.90	\$17.82	\$20.27	28
29	\$2.43	\$3.10	\$3.67	\$4.11	\$5.05	\$5.67	\$3.93	\$5.05	\$6.02	\$6.89	\$8.69	\$9.86	\$7.72	\$10.09	\$12.10	\$14.07	\$18.04	\$20.52	29
30	\$2.44	\$3.12	\$3.69	\$4.15	\$5.08	\$5.71	\$3.99	\$5.14	\$6.13	\$7.01	\$8.83	\$10.05	\$7.80	\$10.22	\$12.26	\$14.25	\$18.25	\$20.80	30
31 32	\$2.45 \$2.47	\$3.14 \$3.16	\$3.71 \$3.73	\$4.17 \$4.20	\$5.13 \$5.16	\$5.77 \$5.80	\$4.05 \$4.11	\$5.22 \$5.30	\$6.23 \$6.31	\$7.13 \$7.25	\$8.98 \$9.15	\$10.23 \$10.42	\$7.91 \$8.01	\$10.34 \$10.47	\$12.40 \$12.55	\$14.42 \$14.59	\$18.49 \$18.72	\$21.06 \$21.34	31 32
33	\$2.48	\$3.19	\$3.77	\$4.20	\$5.10	\$5.85	\$4.17	\$5.30 \$5.39	\$6.42	\$7.23	\$9.13	\$10.42	\$8.10	\$10.47	\$12.55	\$14.59	\$18.96	\$21.61	33
34	\$2.49	\$3.21	\$3.80	\$4.26	\$5.24	\$5.90	\$4.23	\$5.48	\$6.53	\$7.50	\$9.47	\$10.81	\$8.20	\$10.71	\$12.84	\$14.97	\$19.20	\$21.90	34
35	\$2.50	\$3.23	\$3.82	\$4.29	\$5.28	\$5.93	\$4.29	\$5.57	\$6.63	\$7.63	\$9.64	\$10.98	\$8.29	\$10.84	\$13.00	\$15.14	\$19.44	\$22.17	35
36	\$2.54	\$3.27	\$3.87	\$4.34	\$5.36	\$6.02	\$4.40	\$5.68	\$6.78	\$7.79	\$9.85	\$11.21	\$8.40	\$10.98	\$13.18	\$15.35	\$19.71	\$22.50	36
37	\$2.56	\$3.31	\$3.92	\$4.41	\$5.43	\$6.12	\$4.50	\$5.79	\$6.91	\$7.96	\$10.06	\$11.46	\$8.52	\$11.12	\$13.34	\$15.56	\$19.99	\$22.81	37
38	\$2.58	\$3.34	\$3.96	\$4.47	\$5.50	\$6.19	\$4.59	\$5.90	\$7.04	\$8.12	\$10.29	\$11.71	\$8.63	\$11.28	\$13.53	\$15.77	\$20.28	\$23.14	38
39 40	\$2.60	\$3.37	\$4.02	\$4.52	\$5.58	\$6.28	\$4.69	\$6.01	\$7.18	\$8.28	\$10.50	\$11.96	\$8.74	\$11.43	\$13.72	\$16.00	\$20.56	\$23.47	39
40	\$2.64 \$2.67	\$3.42 \$3.45	\$4.06 \$4.11	\$4.58 \$4.65	\$5.66 \$5.73	\$6.37 \$6.45	\$4.79 \$4.89	\$6.13 \$6.25	\$7.35 \$7.49	\$8.47 \$8.63	\$10.72 \$10.96	\$12.21 \$12.46	\$8.86 \$8.98	\$11.59 \$11.74	\$13.90 \$14.08	\$16.22 \$16.44	\$20.85 \$21.15	\$23.80 \$24.15	40 41
42	\$2.69	\$3.48	\$4.16	\$4.69	\$5.80	\$6.53	\$5.01	\$6.37	\$7.63	\$8.82	\$11.19	\$12.40	\$9.11	\$11.74	\$14.28	\$16.66	\$21.45	\$24.13	42
43	\$2.71	\$3.53	\$4.21	\$4.76	\$5.88	\$6.62	\$5.12	\$6.49	\$7.79	\$8.99	\$11.43	\$13.01	\$9.24	\$12.07	\$14.47	\$16.89	\$21.75	\$24.84	43
44	\$2.73	\$3.57	\$4.26	\$4.81	\$5.94	\$6.72	\$5.22	\$6.61	\$7.96	\$9.19	\$11.67	\$13.30	\$9.36	\$12.22	\$14.66	\$17.12	\$22.06	\$25.19	44
45	\$2.78	\$3.60	\$4.31	\$4.87	\$6.02	\$6.80	\$5.32	\$6.74	\$8.12	\$9.37	\$11.93	\$13.58	\$9.48	\$12.39	\$14.88	\$17.36	\$22.36	\$25.55	45
46	\$2.82	\$3.68	\$4.41	\$4.97	\$6.17	\$6.96	\$5.59	\$7.08	\$8.49	\$9.73	\$12.22	\$13.95	\$9.63	\$12.58	\$15.11	\$17.64	\$22.73	\$25.98	46
47	\$2.87	\$3.76	\$4.50	\$5.08	\$6.30	\$7.12	\$5.88	\$7.43	\$8.86	\$10.10	\$12.54	\$14.31	\$9.77	\$12.78	\$15.35	\$17.93	\$23.12	\$26.41	47
48 49	\$2.92	\$3.82	\$4.59 \$4.69	\$5.19	\$6.45	\$7.29	\$6.17	\$7.82	\$9.27	\$10.50	\$12.85 \$12.10	\$14.67	\$9.93	\$12.99	\$15.60 \$15.85	\$18.22	\$23.49	\$26.85	48 49
49 50	\$2.97 \$3.02	\$3.90 \$3.96	\$4.69 \$4.79	\$5.30 \$5.41	\$6.60 \$6.74	\$7.46 \$7.62	\$6.48 \$6.81	\$8.21 \$8.63	\$9.70 \$10.13	\$10.92 \$11.32	\$13.19 \$13.52	\$15.06 \$15.46	\$10.08 \$10.25	\$13.20 \$13.41	\$15.85 \$16.11	\$18.51 \$18.81	\$23.88 \$24.28	\$27.30 \$27.75	49 50
51	\$3.06	\$4.04	\$4.88	\$5.55	\$6.89	\$7.78	\$7.15	\$9.08	\$10.13	\$11.77	\$13.87	\$15.85	\$10.23	\$13.41	\$16.36	\$19.12	\$24.69	\$28.21	51
52	\$3.11	\$4.11	\$4.97	\$5.66	\$7.03	\$7.96	\$7.52	\$9.54	\$11.07	\$12.22	\$14.22	\$16.25	\$10.56	\$13.84	\$16.63	\$19.43	\$25.09	\$28.67	52
53	\$3.16	\$4.18	\$5.07	\$5.77	\$7.17	\$8.12	\$7.91	\$10.02	\$11.57	\$12.69	\$14.59	\$16.67	\$10.72	\$14.06	\$16.89	\$19.74	\$25.51	\$29.16	53
54	\$3.22	\$4.26	\$5.17	\$5.88	\$7.31	\$8.28	\$8.31	\$10.53	\$12.09	\$13.19	\$14.97	\$17.10	\$10.90	\$14.29	\$17.16	\$20.07	\$25.94	\$29.64	54
55	\$3.27	\$4.33	\$5.26	\$5.99	\$7.47	\$8.46	\$8.73	\$11.07	\$12.63	\$13.70	\$15.34	\$17.55	\$11.08	\$14.51	\$17.43	\$20.39	\$26.34	\$30.13	55
56	\$3.57	\$4.70	\$5.68	\$6.47	\$8.09	\$9.18	\$9.16	\$11.61	\$13.24	\$14.37	\$16.27	\$18.61	\$11.54	\$15.13	\$18.20	\$21.33	\$27.61	\$31.59	56
57 58	\$3.90 \$4.21	\$5.07 \$5.45	\$6.07 \$6.49	\$6.94 \$7.42	\$8.72 \$9.35	\$9.89 \$10.61	\$9.62 \$10.09	\$12.18 \$12.78	\$13.88 \$14.55	\$15.06 \$15.78	\$17.27 \$18.34	\$19.77 \$20.96	\$12.02 \$12.52	\$15.78 \$16.47	\$19.01 \$19.85	\$22.30 \$23.35	\$28.95 \$30.33	\$33.13 \$34.74	57 58
59	\$4.21 \$4.52	\$5.45 \$5.82	\$6.49	\$7.42	\$9.33	\$11.33	\$10.69	\$13.41	\$15.26	\$16.54	\$19.45	\$20.90	\$13.02	\$17.20	\$20.75	\$24.41	\$31.79	\$36.74	59
60	\$4.83	\$6.19	\$7.31	\$8.38	\$10.60	\$12.07	\$11.12	\$14.07	\$16.01	\$17.35	\$20.63	\$23.62	\$13.56	\$17.93	\$21.67	\$25.55	\$33.32	\$38.20	60
61	\$5.15	\$6.56	\$7.72	\$8.86	\$11.22	\$12.78	\$11.68	\$14.76	\$16.78	\$18.19	\$21.90	\$25.07	\$14.13	\$18.70	\$22.64	\$26.73	\$34.92	\$40.06	61
62	\$5.46	\$6.93	\$8.14	\$9.36	\$11.85	\$13.51	\$12.23	\$15.49	\$17.60	\$19.05	\$23.23	\$26.62	\$14.72	\$19.52	\$23.66	\$27.96	\$36.59	\$42.01	62
63	\$6.03	\$7.67	\$8.99	\$10.36	\$13.14	\$14.97	\$12.93	\$16.35	\$18.58	\$20.10	\$25.00	\$28.65	\$15.78	\$20.90	\$25.31	\$29.83	\$38.91	\$44.64	63
64 65	\$6.61	\$8.39 \$9.14	\$9.86	\$11.35	\$14.41	\$16.41	\$13.65	\$17.26	\$19.60 \$20.69	\$21.18	\$26.93	\$30.82	\$16.93	\$22.37 \$23.95	\$27.07 \$28.95	\$31.83	\$41.37	\$47.42	64
66	\$7.18 \$7.75	\$9.14	\$10.72 \$11.60	\$12.34 \$13.34	\$15.67 \$16.96	\$17.87 \$19.31	\$14.42 \$15.23	\$18.22 \$19.23	\$20.69	\$22.35 \$23.57	\$29.00 \$31.23	\$33.19 \$35.70	\$18.16 \$19.47	\$25.63	\$30.95	\$33.95 \$36.22	\$43.99 \$46.77	\$50.37 \$53.51	65 66
67	\$8.34	\$10.60	\$12.45	\$14.35	\$18.22	\$20.77	\$16.08	\$20.29	\$23.03	\$24.87	\$33.65	\$38.41	\$20.88	\$27.45	\$33.10	\$38.63	\$49.76	\$56.84	67
68	\$9.47	\$12.07	\$14.20	\$16.33	\$20.68	\$23.52	\$17.31	\$22.05	\$25.32	\$27.67	\$36.88	\$42.01	\$22.75	\$29.99	\$36.17	\$42.06	\$53.88	\$61.44	68
69	\$10.60	\$13.53	\$15.95	\$18.30	\$23.13	\$26.30	\$18.62	\$23.96	\$27.84	\$30.77	\$40.40	\$45.97	\$24.80	\$32.74	\$39.53	\$45.79	\$58.34	\$66.40	69
70	\$11.73	\$15.00	\$17.69	\$20.27	\$25.58	\$29.07	\$20.07	\$26.03	\$30.62	\$34.23	\$44.28	\$50.30	\$27.03	\$35.73	\$43.21	\$49.85	\$63.19	\$71.78	70
71	\$12.85	\$16.46	\$19.44	\$22.25	\$28.02	\$31.85	\$21.62	\$28.29	\$33.65	\$38.06	\$48.50	\$55.03	\$29.46	\$39.03	\$47.23	\$54.27	\$68.43	\$77.59	71
72	\$13.99	\$17.93	\$21.17	\$24.22	\$30.47	\$34.60	\$23.28	\$30.73	\$37.01	\$42.34	\$53.14	\$60.19	\$32.11	\$42.60	\$51.62	\$59.10	\$74.11	\$83.86	72
73 74	\$16.02 \$18.06	\$20.63 \$23.36	\$24.48 \$27.78	\$27.90 \$31.58	\$34.94 \$39.40	\$39.60 \$44.61	\$25.77 \$28.55	\$34.15 \$37.98	\$41.25 \$45.97	\$47.07 \$52.33	\$58.85 \$65.17	\$66.56 \$73.62	\$35.25 \$38.70	\$46.94 \$51.73	\$57.03 \$62.99	\$65.10 \$71.69	\$81.30 \$89.18	\$91.86 \$100.61	73 74
74 75	\$20.10	\$26.07	\$31.07	\$35.25	\$39.40 \$43.86	\$49.60	\$31.62	\$42.23	\$45.97 \$51.24	\$52.33 \$58.18	\$72.18	\$81.41	\$38.70 \$42.49	\$57.00	\$69.58	\$78.95	\$97.83	\$100.61	75
76	\$20.10	\$28.79	\$34.37	\$38.93	\$48.33	\$54.61	\$35.01	\$46.96	\$57.12	\$64.67	\$79.93	\$90.05	\$46.65	\$62.81	\$76.85	\$86.96	\$107.32	\$120.70	76
77	\$24.16	\$31.49	\$37.68	\$42.61	\$52.80	\$59.61	\$38.80	\$52.22	\$63.69	\$71.90	\$88.54	\$99.58	\$51.22	\$69.20	\$84.90	\$95.79	\$117.72	\$132.21	77
78	\$26.05	\$34.00	\$40.75	\$46.06	\$56.99	\$64.26	\$41.23	\$55.63	\$67.96	\$76.68	\$94.30	\$105.90	\$54.06	\$73.21	\$89.92	\$101.40	\$124.44	\$139.56	78
79	\$27.91	\$36.51	\$43.83	\$49.51	\$61.19	\$68.93	\$43.82	\$59.27	\$72.53	\$81.78	\$100.42	\$112.64	\$57.07	\$77.43	\$95.26	\$107.35	\$131.52	\$147.29	79
80	\$29.78	\$39.02	\$46.91	\$52.96	\$65.38	\$73.60	\$46.57	\$63.15	\$77.41	\$87.21	\$106.95	\$119.80	\$60.23	\$81.90	\$100.92	\$113.63	\$139.02	\$155.47	80
81	\$31.66	\$41.52	\$49.98	\$56.42	\$69.58	\$78.26	\$49.50	\$67.29	\$82.60	\$93.02	\$113.89	\$127.43	\$63.56	\$86.63	\$106.89	\$120.30	\$146.95	\$164.10	81
82 83	\$33.54 \$36.00	\$44.05 \$47.35	\$53.05 \$57.15	\$59.87 \$64.49	\$73.77 \$79.43	\$82.91 \$89.17	\$52.60 \$55.91	\$71.67 \$76.33	\$88.15 \$93.99	\$99.21 \$105.77	\$121.29 \$129.22	\$135.53 \$144.27	\$67.08 \$70.95	\$91.63 \$97.04	\$113.24 \$120.08	\$127.37 \$135.04	\$155.32 \$164.53	\$173.23 \$183.35	82 83
84	\$38.48	\$47.35 \$50.68	\$61.23	\$69.10	\$79.43 \$85.06	\$95.44	\$59.42	\$81.28	\$100.23	\$105.77	\$129.22	\$144.27 \$153.56	\$70.95 \$75.05	\$97.04	\$120.08	\$135.04	\$104.53	\$183.35	84
85	\$40.94	\$54.01	\$65.34	\$73.73	\$90.70	\$101.71	\$63.15	\$86.55	\$100.23	\$120.24	\$146.65	\$163.47	\$79.37	\$102.76	\$135.05	\$151.78	\$174.51	\$205.44	85
86	\$43.41	\$57.33	\$69.42	\$78.34	\$96.35	\$107.98	\$67.11	\$92.18	\$114.00	\$128.18	\$156.25	\$174.00	\$83.93	\$115.30	\$143.22	\$160.92	\$195.63	\$217.45	86
87	\$45.87	\$60.65	\$73.52	\$82.96	\$101.97	\$114.24	\$71.30	\$98.16	\$121.56	\$136.68	\$166.45	\$185.22	\$88.77	\$122.13	\$151.89	\$170.61	\$207.24	\$230.14	87
88	\$48.19	\$63.70	\$77.26	\$87.19	\$107.23	\$120.16	\$74.34	\$102.42	\$126.91	\$142.72	\$173.92	\$193.53	\$92.24	\$126.91	\$157.89	\$177.40	\$215.60	\$239.47	88
89	\$50.51	\$66.74	\$80.99	\$91.43	\$112.50	\$126.06	\$77.52	\$106.87	\$132.49	\$149.05	\$181.72	\$202.23	\$95.85	\$131.87	\$164.11	\$184.45	\$224.31	\$249.16	89
90	\$52.84	\$69.80	\$84.73	\$95.67	\$117.77	\$131.96	\$80.83	\$111.50	\$138.31	\$155.65	\$189.86	\$211.29	\$99.59	\$137.02	\$170.59	\$191.80	\$233.35	\$259.24	90
91	\$55.17	\$72.85	\$88.46	\$99.90	\$123.03	\$137.87	\$84.28	\$116.33	\$144.39	\$162.53	\$198.36	\$220.78	\$103.49	\$142.37	\$177.32	\$199.42	\$242.78	\$269.73	91
92 93	\$57.51 \$59.07	\$75.91 \$77.90	\$92.20 \$94.59	\$104.13 \$106.87	\$128.29 \$131.72	\$143.78 \$147.60	\$87.88 \$89.86	\$121.37 \$124.09	\$150.76 \$154.13	\$169.74 \$173.58	\$207.25 \$212.00	\$230.70 \$235.92	\$107.53 \$109.65	\$147.93 \$150.68	\$184.34 \$187.76	\$207.33 \$211.22	\$252.58 \$257.41	\$280.66 \$285.95	92 93
93	\$60.61	\$77.90	\$97.00	\$106.87	\$131.72	\$151.41	\$91.86	\$124.09	\$154.13	\$173.58	\$212.00	\$235.92	\$109.65	\$150.68	\$191.23	\$211.22	\$262.33	\$285.95	93
	\$62.16	\$81.86	\$99.39	\$112.33	\$138.55	\$155.23	\$93.92	\$129.72	\$161.10	\$181.51	\$221.78	\$246.70	\$113.98	\$156.37	\$194.77	\$219.23	\$267.36	\$296.83	95
95	302.10								,										
	\$63.73	\$83.85	\$101.80	\$115.07	\$141.98	\$159.05	\$96.02	\$132.62	\$164.71	\$185.61	\$226.86	\$252.28	\$116.21	\$159.29	\$198.37	\$223.33	\$272.46	\$302.42	96
95 96 97	\$63.73 \$65.27	\$83.85 \$85.84	\$101.80 \$104.19	\$117.79	\$141.98 \$145.40	\$162.85	\$98.17	\$135.57	\$168.40	\$189.80	\$232.04	\$257.98	\$118.49	\$162.27	\$202.06	\$227.54	\$277.68	\$308.13	97
95 96	\$63.73	\$83.85	\$101.80		\$141.98														

				Qua	rterly Premi	um per \$30	0 Monthly Be	nefit Amoun	t After 1.759 Facility - 90		ncrease (Re	sulting in 23.	12% Cumul	ative Increas	se)				
Issue			uture Purch						o 3% Comp	ound Inflatio					to 5% Comp				Issue
Age 25	2 Year \$6.98	3 Year \$8.90	4 Year \$10.47	5 Year \$11.77	7 Year \$14.37	Lifetime \$16.14	2 Year \$10.83	3 Year \$13.94	4 Year \$16.54	5 Year \$18.94	7 Year \$23.79	Lifetime \$26.96	2 Year \$21.68	3 Year \$28.31	4 Year \$33.92	5 Year \$39.42	7 Year \$50.43	Lifetime \$57.34	Age 25
26	\$7.02	\$8.97	\$10.56	\$11.83	\$14.48	\$16.25	\$11.00	\$14.16	\$16.83	\$19.25	\$24.22	\$27.46	\$21.94	\$28.64	\$34.32	\$39.89	\$51.07	\$58.07	26
27 28	\$7.05 \$7.09	\$9.02 \$9.09	\$10.63 \$10.71	\$11.90 \$12.02	\$14.59 \$14.69	\$16.40 \$16.54	\$11.18 \$11.37	\$14.37 \$14.59	\$17.12 \$17.41	\$19.59 \$19.91	\$24.64 \$25.08	\$27.98 \$28.49	\$22.18 \$22.45	\$28.96 \$29.31	\$34.71 \$35.15	\$40.36 \$40.86	\$51.72 \$52.37	\$58.83 \$59.57	27 28
29	\$7.03	\$9.13	\$10.71	\$12.02	\$14.85	\$16.65	\$11.55	\$14.85	\$17.70	\$20.23	\$25.52	\$29.00	\$22.43	\$29.68	\$35.58	\$41.37	\$53.03	\$60.34	29
30	\$7.16	\$9.20	\$10.86	\$12.20	\$14.95	\$16.79	\$11.73	\$15.10	\$17.99	\$20.59	\$25.96	\$29.54	\$22.94	\$30.04	\$36.02	\$41.88	\$53.68	\$61.14	30
31 32	\$7.20 \$7.28	\$9.24 \$9.31	\$10.94 \$11.00	\$12.28 \$12.34	\$15.06 \$15.17	\$16.94 \$17.05	\$11.90 \$12.09	\$15.35 \$15.60	\$18.28 \$18.57	\$20.95 \$21.33	\$26.42 \$26.88	\$30.08 \$30.63	\$23.24 \$23.52	\$30.41 \$30.77	\$36.46 \$36.89	\$42.39 \$42.89	\$54.38 \$55.06	\$61.93 \$62.74	31 32
33	\$7.31	\$9.37	\$11.08	\$12.44	\$15.28	\$17.03	\$12.03	\$15.86	\$18.91	\$21.68	\$27.37	\$30.03	\$23.83	\$31.13	\$37.31	\$43.44	\$55.75	\$63.53	33
34	\$7.36	\$9.40	\$11.16	\$12.53	\$15.39	\$17.34	\$12.44	\$16.11	\$19.22	\$22.04	\$27.84	\$31.75	\$24.10	\$31.49	\$37.75	\$43.98	\$56.42	\$64.36	34
35 36	\$7.39 \$7.47	\$9.48 \$9.60	\$11.21 \$11.37	\$12.64 \$12.78	\$15.53 \$15.75	\$17.45 \$17.70	\$12.64 \$12.93	\$16.36 \$16.69	\$19.52 \$19.91	\$22.45 \$22.91	\$28.34 \$28.96	\$32.28 \$32.98	\$24.40 \$24.73	\$31.86 \$32.28	\$38.24 \$38.74	\$44.53 \$45.14	\$57.15 \$57.96	\$65.20 \$66.13	35 36
37	\$7.53	\$9.71	\$11.52	\$12.96	\$15.97	\$17.95	\$13.21	\$17.01	\$20.30	\$23.38	\$29.57	\$33.70	\$25.04	\$32.72	\$39.24	\$45.76	\$58.79	\$67.07	37
38	\$7.60	\$9.82	\$11.66	\$13.14	\$16.18	\$18.21	\$13.51	\$17.34	\$20.71	\$23.85	\$30.23	\$34.43	\$25.38	\$33.15	\$39.77	\$46.37	\$59.62	\$68.01	38
39 40	\$7.67 \$7.74	\$9.93 \$10.02	\$11.79 \$11.95	\$13.29 \$13.46	\$16.40 \$16.61	\$18.46 \$18.71	\$13.79 \$14.08	\$17.67 \$17.99	\$21.14 \$21.57	\$24.37 \$24.87	\$30.88 \$31.53	\$35.15 \$35.91	\$25.70 \$26.07	\$33.59 \$34.07	\$40.32 \$40.86	\$47.02 \$47.67	\$60.45 \$61.31	\$68.99 \$69.96	39 40
41	\$7.82	\$10.13	\$12.09	\$13.64	\$16.83	\$18.98	\$14.37	\$18.36	\$22.02	\$25.38	\$32.22	\$36.67	\$26.42	\$34.54	\$41.40	\$48.33	\$62.19	\$70.98	41
42	\$7.90	\$10.25	\$12.23	\$13.79	\$17.05	\$19.22	\$14.69	\$18.71	\$22.45	\$25.93	\$32.90	\$37.46	\$26.79	\$35.00	\$41.95	\$48.98	\$63.04	\$72.00	42
43 44	\$7.97 \$8.04	\$10.36 \$10.50	\$12.38 \$12.53	\$13.98 \$14.16	\$17.26 \$17.48	\$19.47 \$19.72	\$15.02 \$15.35	\$19.07 \$19.44	\$22.91 \$23.38	\$26.46 \$26.99	\$33.59 \$34.32	\$38.27 \$39.09	\$27.16 \$27.50	\$35.47 \$35.94	\$42.54 \$43.11	\$49.66 \$50.36	\$63.97 \$64.87	\$73.01 \$74.06	43 44
45	\$8.15	\$10.60	\$12.67	\$14.30	\$17.70	\$19.98	\$15.64	\$19.80	\$23.85	\$27.54	\$35.04	\$39.97	\$27.87	\$36.42	\$43.73	\$51.04	\$65.73	\$75.11	45
46 47	\$8.28 \$8.44	\$10.83 \$11.05	\$12.96 \$13.21	\$14.63 \$14.95	\$18.13 \$18.54	\$20.45 \$20.92	\$16.44 \$17.26	\$20.82 \$21.87	\$24.95 \$26.07	\$28.60 \$29.72	\$35.94 \$36.84	\$41.01 \$42.06	\$28.31 \$28.73	\$37.01 \$37.58	\$44.41 \$45.14	\$51.86 \$52.71	\$66.82	\$76.36 \$77.65	46 47
48	\$8.44	\$11.05	\$13.21	\$15.28	\$18.54 \$18.98	\$20.92	\$17.26	\$21.87	\$25.07	\$30.88	\$35.84	\$42.06	\$28.73	\$37.58	\$45.14 \$45.87	\$53.57	\$67.94 \$69.07	\$77.65	47
49	\$8.73	\$11.44	\$13.79	\$15.60	\$19.40	\$21.91	\$19.04	\$24.15	\$28.49	\$32.08	\$38.77	\$44.28	\$29.65	\$38.81	\$46.58	\$54.44	\$70.22	\$80.25	49
50 51	\$8.86 \$9.02	\$11.66 \$11.86	\$14.08 \$14.33	\$15.92 \$16.29	\$19.80 \$20.23	\$22.41 \$22.87	\$20.02 \$21.03	\$25.38 \$26.68	\$29.79 \$31.13	\$33.31 \$34.61	\$39.74 \$40.75	\$45.43 \$46.58	\$30.12 \$30.58	\$39.42 \$40.04	\$47.35 \$48.11	\$55.30 \$56.22	\$71.39 \$72.59	\$81.59 \$82.94	50 51
52	\$9.16	\$12.09	\$14.63	\$16.61	\$20.23	\$23.38	\$22.12	\$28.06	\$32.54	\$35.94	\$41.82	\$47.78	\$30.36	\$40.70	\$48.87	\$57.11	\$73.77	\$84.30	52
53	\$9.31	\$12.31	\$14.91	\$16.94	\$21.10	\$23.85	\$23.24	\$29.46	\$34.03	\$37.31	\$42.89	\$49.01	\$31.53	\$41.33	\$49.66	\$58.07	\$75.00	\$85.71	53
54 55	\$9.44 \$9.60	\$12.53 \$12.75	\$15.21 \$15.46	\$17.26 \$17.59	\$21.50 \$21.94	\$24.37 \$24.84	\$24.44 \$25.65	\$30.95 \$32.54	\$35.55 \$37.11	\$38.77 \$40.28	\$43.98 \$45.10	\$50.27 \$51.59	\$32.03 \$32.58	\$41.98 \$42.63	\$50.46 \$51.22	\$58.99 \$59.95	\$76.23 \$77.46	\$87.14 \$88.56	54 55
56	\$10.50	\$13.83	\$16.69	\$19.01	\$23.79	\$26.96	\$26.93	\$34.13	\$38.92	\$42.24	\$47.86	\$54.73	\$33.92	\$44.47	\$53.50	\$62.69	\$81.18	\$92.88	56
57	\$11.44	\$14.91	\$17.88	\$20.41	\$25.63	\$29.10	\$28.28	\$35.81	\$40.78	\$44.28	\$50.79	\$58.10	\$35.33	\$46.41	\$55.88	\$65.59	\$85.09	\$97.41	57
58 59	\$12.38 \$13.29	\$16.03 \$17.12	\$19.07 \$20.30	\$21.83 \$23.24	\$27.46 \$29.31	\$31.20 \$33.34	\$29.68 \$31.16	\$37.58 \$39.42	\$42.79 \$44.89	\$46.41 \$48.65	\$53.91 \$57.19	\$61.65 \$65.40	\$36.78 \$38.30	\$48.43 \$50.52	\$58.38 \$60.99	\$68.62 \$71.77	\$89.18 \$93.46	\$102.16 \$107.10	58 59
60	\$14.22	\$18.21	\$21.50	\$24.64	\$31.16	\$35.47	\$32.72	\$41.37	\$47.05	\$51.00	\$60.66	\$69.42	\$39.89	\$52.71	\$63.70	\$75.11	\$97.95	\$112.32	60
61 62	\$15.13 \$16.08	\$19.29	\$22.69 \$23.92	\$26.07 \$27.50	\$33.01 \$34.85	\$37.58 \$39.71	\$34.35	\$43.41 \$45.54	\$49.34 \$51.75	\$53.46 \$55.99	\$64.36	\$73.71 \$78.26	\$41.55 \$43.24	\$54.99 \$57.38	\$66.58 \$69.58	\$78.58 \$82.21	\$102.66 \$107.58	\$117.79 \$123.53	61 62
63	\$17.75	\$20.38 \$22.56	\$23.92	\$30.44	\$38.62	\$43.98	\$35.97 \$38.01	\$48.06	\$54.62	\$59.08	\$68.27 \$73.51	\$84.23	\$46.41	\$61.43	\$74.39	\$87.71	\$107.58	\$123.53	63
64	\$19.44	\$24.69	\$29.00	\$33.37	\$42.35	\$48.25	\$40.14	\$50.74	\$57.62	\$62.30	\$79.16	\$90.64	\$49.78	\$65.77	\$79.56	\$93.57	\$121.62	\$139.39	64
65 66	\$21.14 \$22.80	\$26.85 \$29.00	\$31.53 \$34.10	\$36.30 \$39.24	\$46.08 \$49.84	\$52.52 \$56.76	\$42.39 \$44.78	\$53.57 \$56.53	\$60.81 \$64.17	\$65.70 \$69.28	\$85.25 \$91.80	\$97.55 \$104.98	\$53.40 \$57.26	\$70.40 \$75.36	\$85.09 \$91.00	\$99.84 \$106.48	\$129.34 \$137.52	\$148.09 \$157.32	65 66
67	\$24.50	\$31.16	\$36.63	\$42.18	\$53.57	\$61.03	\$47.24	\$59.66	\$67.69	\$73.12	\$98.93	\$112.93	\$61.35	\$80.72	\$97.29	\$113.59	\$146.28	\$167.08	67
68	\$27.84	\$35.47	\$41.77	\$48.00	\$60.78	\$69.17	\$50.85	\$64.84	\$74.43	\$81.34	\$108.41	\$123.53	\$66.89	\$88.15	\$106.35	\$123.65	\$158.39	\$180.63	68
69 70	\$31.16 \$34.49	\$39.77 \$44.09	\$46.88 \$52.02	\$53.80 \$59.57	\$67.97 \$75.18	\$77.32 \$85.46	\$54.76 \$58.99	\$70.43 \$76.53	\$81.84 \$89.99	\$90.46 \$100.62	\$118.79 \$130.16	\$135.16 \$147.86	\$72.89 \$79.45	\$96.25 \$105.09	\$116.22 \$127.05	\$134.62 \$146.55	\$171.54 \$185.76	\$195.24 \$211.06	69 70
71	\$37.79	\$48.39	\$57.15	\$65.40	\$82.38	\$93.60	\$63.56	\$83.14	\$98.93	\$111.91	\$142.61	\$161.76	\$86.62	\$114.74	\$138.86	\$159.56	\$201.19	\$228.14	71
72	\$41.12	\$52.71	\$62.26	\$71.19	\$89.60	\$101.71	\$68.46	\$90.31	\$108.78	\$124.48	\$156.23	\$176.93	\$94.41	\$125.23	\$151.77	\$173.74	\$217.91	\$246.57	72
73 74	\$47.10 \$53.09	\$60.66 \$68.67	\$71.97 \$81.66	\$82.02 \$92.85	\$102.73 \$115.83	\$116.41 \$131.15	\$75.79 \$83.94	\$100.42 \$111.67	\$121.26 \$135.16	\$138.38 \$153.85	\$173.02 \$191.62	\$195.68 \$216.42	\$103.63 \$113.76	\$138.01 \$152.10	\$167.66 \$185.19	\$191.37 \$210.78	\$239.05 \$262.21	\$270.06 \$295.81	73 74
75	\$59.08	\$76.63	\$91.36	\$103.63	\$128.97	\$145.84	\$92.96	\$124.15	\$150.65	\$171.03	\$212.22	\$239.37	\$124.92	\$167.58	\$204.55	\$232.12	\$287.62	\$324.00	75
76 77	\$65.04 \$71.02	\$84.63 \$92.59	\$101.06 \$110.77	\$114.46 \$125.27	\$142.07 \$155.22	\$160.53 \$175.23	\$102.94 \$114.05	\$138.04 \$153.52	\$167.96 \$187.25	\$190.14 \$211.40	\$235.02 \$260.32	\$264.73 \$292.77	\$137.15 \$150.57	\$184.68 \$203.47	\$225.94 \$249.57	\$255.66 \$281.60	\$315.50 \$346.10	\$354.87 \$388.72	76 77
78	\$71.02 \$76.56	\$92.59	\$110.77	\$125.27	\$167.55	\$175.23	\$114.05	\$163.52	\$187.25	\$211.40	\$277.23	\$311.37	\$150.57	\$203.47 \$215.22	\$249.57 \$264.38	\$281.60	\$365.85	\$410.30	78
79	\$82.06	\$107.33	\$128.86	\$145.59	\$179.89	\$202.62	\$128.82	\$174.25	\$213.24	\$240.41	\$295.23	\$331.17	\$167.78	\$227.65	\$280.06	\$315.60	\$386.69	\$433.05	79
80 81	\$87.56 \$93.10	\$114.71 \$122.10	\$137.90 \$146.92	\$155.72 \$165.88	\$192.24 \$204.55	\$216.34 \$230.08	\$136.92 \$145.54	\$185.65 \$197.81	\$227.56 \$242.84	\$256.42 \$273.46	\$314.41 \$334.83	\$352.23 \$374.63	\$177.07 \$186.88	\$240.78 \$254.69	\$296.67 \$314.27	\$334.10 \$353.68	\$408.73 \$432.01	\$457.09 \$482.47	80 81
82	\$98.61	\$129.48	\$146.92 \$155.97	\$176.03	\$216.89	\$230.08	\$154.67	\$210.74	\$259.13	\$291.68	\$356.57	\$398.45	\$197.23	\$269.37	\$332.90	\$374.45	\$456.62	\$509.29	82
83	\$105.85	\$139.21	\$168.02	\$189.60	\$233.51	\$262.16	\$164.38	\$224.42	\$276.32	\$310.97	\$379.88	\$424.16	\$208.60	\$285.30	\$353.02	\$397.01	\$483.73	\$539.07	83
84 85	\$113.13 \$120.36	\$148.98 \$158.77	\$180.05 \$192.09	\$203.16 \$216.76	\$250.07 \$266.67	\$280.60 \$299.02	\$174.68 \$185.65	\$238.97 \$254.47	\$294.69 \$314.27	\$331.55 \$353.49	\$404.71 \$431.17	\$451.49 \$480.58	\$220.61 \$233.32	\$302.17 \$320.05	\$374.38 \$397.04	\$420.90 \$446.22	\$512.48 \$542.92	\$570.60 \$603.98	84 85
86	\$127.59	\$168.54	\$204.12	\$230.32	\$283.25	\$317.44	\$197.31	\$270.97	\$335.13	\$376.87	\$459.37	\$511.57	\$246.75	\$338.98	\$421.07	\$473.10	\$575.17	\$639.31	86
87	\$134.84	\$178.30	\$216.17	\$243.89	\$299.82	\$335.87	\$209.63	\$288.60	\$357.41	\$401.85	\$489.38	\$544.54	\$260.98	\$359.08	\$446.56	\$501.62	\$609.30	\$676.62	87
88 89	\$141.68 \$148.51	\$187.28 \$196.22	\$227.14 \$238.10	\$256.34 \$268.79	\$315.27 \$330.77	\$353.24 \$370.61	\$218.56 \$227.89	\$301.12 \$314.18	\$373.13 \$389.51	\$419.62 \$438.20	\$511.30 \$534.22	\$568.98 \$594.54	\$271.18 \$281.80	\$373.13 \$387.70	\$464.18 \$482.50	\$521.55 \$542.30	\$633.87 \$659.46	\$704.02 \$732.52	88 89
90	\$155.35	\$205.20	\$249.10	\$281.25	\$346.21	\$387.95	\$237.63	\$327.81	\$406.63	\$457.59	\$558.19	\$621.20	\$292.80	\$402.83	\$501.55	\$563.87	\$686.08	\$762.17	90
91	\$162.19	\$214.18	\$260.07	\$293.70	\$361.71	\$405.32	\$247.76	\$342.02	\$424.51	\$477.83	\$583.20	\$649.07	\$304.23	\$418.58	\$521.35	\$586.27	\$713.76	\$793.00	91
92 93	\$169.08 \$173.63	\$223.16 \$229.01	\$271.05 \$278.10	\$306.16 \$314.18	\$377.18 \$387.23	\$422.70 \$433.93	\$258.38 \$264.16	\$356.83 \$364.82	\$443.22 \$453.15	\$499.00 \$510.30	\$609.33 \$623.27	\$678.26 \$693.60	\$316.15 \$322.33	\$434.90 \$443.01	\$541.97 \$552.00	\$609.55 \$620.99	\$742.57 \$756.77	\$825.10 \$840.67	92 93
94	\$178.19	\$234.85	\$285.15	\$322.22	\$397.29	\$445.15	\$270.06	\$373.02	\$463.28	\$521.86	\$637.49	\$709.27	\$328.67	\$451.30	\$562.20	\$632.64	\$771.24	\$856.52	94
95 96	\$182.75 \$187.35	\$240.67 \$246.53	\$292.23 \$299.28	\$330.27 \$338.30	\$407.37 \$417.41	\$456.38 \$467.59	\$276.11 \$282.30	\$381.37 \$389.92	\$473.64 \$484.23	\$533.64 \$545.70	\$652.04 \$666.95	\$725.30 \$741.71	\$335.11 \$341.67	\$459.74 \$468.31	\$572.63 \$583.23	\$644.53 \$656.61	\$786.01 \$801.03	\$872.66 \$889.13	95 96
96 97	\$187.35 \$191.92	\$246.53 \$252.37	\$299.28 \$306.33	\$338.30 \$346.30	\$417.41 \$427.47	\$467.59 \$478.77	\$282.30 \$288.63	\$389.92 \$398.60	\$484.23 \$495.05	\$545.70 \$558.01	\$682.19	\$741.71 \$758.48	\$341.67 \$348.37	\$468.31 \$477.07	\$583.23 \$594.06	\$668.99	\$801.03 \$816.38	\$889.13 \$905.89	96
98	\$196.47	\$258.22	\$313.40	\$354.33	\$437.55	\$490.00	\$295.12	\$407.48	\$506.14	\$570.60	\$697.80	\$775.59	\$355.20	\$486.01	\$605.10	\$681.58	\$832.02	\$922.97	98
99 100+	\$201.08 \$205.63	\$264.05 \$269.88	\$320.45 \$327.47	\$362.36 \$370.40	\$447.61 \$457.66	\$501.21 \$512.43	\$301.74 \$308.51	\$416.51 \$425.77	\$517.46 \$529.05	\$583.49 \$596.66	\$713.76 \$730.09	\$793.10 \$811.02	\$362.19 \$369.32	\$495.14 \$504.44	\$616.35 \$627.82	\$694.42 \$707.54	\$847.93 \$864.16	\$940.38 \$958.12	99 100

Yame	ļ				A	nnual Premiu	ım per \$300	Monthly Be	nefit Amoun			ncrease (Re	sulting in 23.	12% Cumula	ative Increas	se)				
Age   1,748	Issue			Future Purch	hase Option	1			Aı			ion			Aı	ıto 5% Com	pound Inflati	on		Issue
29		2 Year					Lifetime	2 Year					Lifetime	2 Year					Lifetime	Age
20				\$39.29	\$44.18	\$53.96				\$62.12	\$71.08					\$127.35	\$148.03			25
28   25.00   2																				
29																				
30 \$250.02 \$34.07 \$40.00 \$50.01 \$40.00 \$50.01 \$40.00 \$50.00 \$40.00 \$50.00 \$40.00 \$50.00 \$40.00 \$50.00 \$40.00 \$50.00 \$40.00 \$50.00 \$40.0																				
31 S2708 SA67 \$4.00 \$40.00 \$50.00 \$50.00 \$40.00 \$50.00 \$40																				
22 27.26 S449 S41.27 \$40.00 S20.00 S4.00 S4.00 S50.00 S4.00 S50.00 S50.00 S4.00 S4.00 S50.00 S4.00 S50.00 S5																				
\$27.46 \$22.76 \$47.00 \$47.00 \$27.00 \$4																				
\$\frac{3}{2}\$\frac																				
55 S2773 S5500 S4212 54748 S5613 S5526 S476 S5612 S4748 S56144 S56144 S56144 S56145 S5626 S476 S476 S5626 S476 S476 S5626 S476 S476 S476 S476 S476 S476 S476 S47																				
56 S27.99 \$36.03 \$42.05 \$47.09 \$59.17 \$49.52 \$52.65 \$74.79 \$86.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05 \$74.20 \$40.05 \$10.05																				35
\$\frac{3}{2}\$ \begin{cases}{ccccccccccccccccccccccccccccccccccc																				36
\$88.28.4 \$38.28.5 \$43.77\$ \$40.35 \$60.77\$ \$80.31\$ \$50.70\$ \$80.21\$ \$77.70\$ \$80.97\$ \$113.09\$ \$20.20\$ \$31.40\$ \$157.60\$ \$31.40\$ \$157.60\$ \$30.90\$ \$20.07\$ \$40.40\$ \$4	37	\$28.28	\$36.44	\$43.22	\$48.66	\$59.95	\$67.42	\$49.61	\$63.89	\$76.24	\$87.81	\$111.05	\$126.55	\$94.06	\$122.87	\$147.33	\$171.82	\$220.74	\$251.86	37
Section   Sect	38	\$28.54	\$36.83	\$43.77	\$49.35	\$60.77	\$68.37	\$50.70	\$65.11	\$77.76	\$89.57	\$113.49	\$129.26	\$95.28	\$124.50	\$149.38	\$174.11	\$223.86	\$255.39	38
41 S29.27 S38.05 S45.40 S51.24 S62.21 S71.23 S53.90 S86.92 S82.63 S52.83 S10.98 S137.69 S19.20 S10.25 S10.20 S10.2																				39
22 S29.04 S38.04 S45.05 S51.79 S84.02 S72.17 S55.18 S70.28 S84.29 S73.3 S122.55 S140.08 S10.09 S73.14 S157.94 S183.90 S20.77 S20.01 S27.77 S140.01 S132.00 S10.09 S																				40
\$29.00 \$38.87 \$46.40 \$52.46 \$94.84 \$71.00 \$50.41 \$71.83 \$80.04 \$70.80 \$7																				
44 S30.16 S30.46 S47.07 S53.15 S56.56 S7.00 S7.73 S7.299 S7.73 S101.40 S126.65 S146.79 S103.30 S13.49 S101.40 S105.75 S246.65 S22.04 46 S30.26 S30.46 S47.07 S53.08 S30.40 S47.75 S30.80 S50.77 S103.80 S50.75 S103.80 S10.60 S10.																				42
50. \$30.58 \$30.68 \$41.57 \$52.69 \$54.01 \$50.00 \$74.08 \$54.07 \$75.02 \$58.72 \$74.35 \$89.57 \$103.43 \$131.50 \$150.00 \$104.60 \$105.74 \$11.50 \$24.084 \$7.00 \$74.00																				
86 S31.13								40								+				
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84 S3221 \$44.12 \$50.70 \$45.73 \$71.23 \$80.47 \$80.09 \$86.30 \$100.24 \$115.94 \$114.91 \$100.22 \$101.05 \$279.33 \$290.33 \$301.34 \$40 \$15.20 \$100.25 \$1.20 \$100.25 \$1.20 \$100.25 \$1.20 \$100.25 \$1.20 \$100.25 \$1.20 \$100.25 \$1.20 \$100.25 \$1.20 \$100.25 \$1.20 \$100.25 \$1.20 \$100.25 \$1.20 \$100.25 \$1.20 \$																				47
99 \$32.76 \$42.96 \$51.79 \$58.88 \$72.85 \$82.22 \$71.05 \$90.66 \$106.97 \$120.42 \$146.57 \$166.23 \$111.32 \$145.72 \$174.93 \$20.142 \$283.70 \$301.34 \$49.50 \$150.51 \$13.35 \$45.45 \$10.51 \$1																				48
50																				49
52 33-3.8 54-6.4 55-9.9 58-6.7 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 57-2.4 58-7.9 58-7.2 58-7.9 58-7.2 58-7.9 58-7.2 58-7.9 58-7.2 58-7.9 58-7.2 58-7.9 58-7.2 58-7.0 58-7.0 58-7.2 58-7.0 58-7.2 58-7.0 58-7.2 58-7.0 58-7.2 58-7.0	50	\$33.31	\$43.77	\$52.89	\$59.81		\$84.14		\$95.28	\$111.87	\$125.05	\$149.24		\$113.08	\$148.03		\$207.69	\$268.04		50
534 93 546.21 \$55.99 \$63.61 \$79.24 \$89.57 \$87.27 \$110.65 \$127.78 \$140.13 \$161.06 \$184.04 \$155.23 \$186.40 \$215.62 \$281.63 \$221.65 \$4 \$255.25 \$10.55 \$1																				
54 \$38.47 \$47.03 \$57.09 \$84.84 \$80.74 \$91.47 \$18.62 \$133.48 \$145.57 \$186.15 \$188.81 \$120.29 \$157.67 \$189.40 \$221.65 \$280.25 \$227.16 \$5.50 \$55.50 \$47.05 \$47.				\$54.91																
55 \$38.03 \$47.85 \$58.04 \$86.06 \$32.37 \$93.20 \$86.07 \$122.05 \$139.33 \$151.25 \$169.36 \$193.05 \$123.33 \$160.12 \$192.33 \$220.08 \$290.08 \$230.48 \$30.48 \$50.55 \$165.55 \$14.43 \$151.05 \$152.05 \$167.																				
56   \$39.42   \$51.92   \$52.66   \$71.37   \$89.30   \$510.17   \$110.13   \$128.17   \$148.12   \$158.62   \$179.70   \$205.50   \$127.55   \$170.65   \$200.987   \$248.67   \$304.87   \$368.77   \$75.88   \$46.98   \$60.22   \$176.35   \$311.05   \$171.77   \$111.46   \$141.10   \$160.65   \$174.25   \$222.39   \$223.47   \$138.11   \$119.7   \$219.25   \$225.77   \$334.91   \$383.56   \$369   \$48.89   \$364.29   \$370.24   \$357.24   \$370.24   \$357.24   \$370.24   \$357.24   \$370.24   \$357.24   \$35																				
57																				
88   \$46.49   \$80.22   \$71.63   \$81.96   \$101.04   \$111.75   \$111.04   \$141.05   \$160.65   \$172.65   \$221.07   \$234.07   \$234.07   \$229.02   \$256.55   \$350.06   \$40.219   \$90.00   \$53.42   \$863.37   \$80.74   \$325.65   \$117.03   \$133.20   \$122.87   \$151.05   \$171.09   \$119.45   \$122.87   \$221.07   \$227.00   \$149.79   \$197.89   \$239.21   \$228.04   \$367.80   \$422.17   \$0.00   \$149.79   \$197.89   \$239.21   \$228.04   \$367.80   \$422.17   \$0.00   \$149.79   \$197.89   \$239.21   \$228.04   \$367.80   \$422.17   \$0.00   \$149.79   \$197.89   \$239.21   \$228.04   \$367.80   \$422.17   \$0.00   \$149.79   \$149.10   \$149.1																				
99 \$49.89 \$49.82 \$68.27 \$76.24 \$87.27 \$110.09 \$125.19 \$117.03 \$148.03 \$168.65 \$182.68 \$221.47 \$524.60 \$143.80 \$189.74 \$222.02 \$280.53 \$350.09 \$402.19 \$9.06 \$162.95 \$1																				
Section   Sect																				59
Sec.	60	\$53.42	\$68.37		\$92.56		\$133.20	\$122.87			\$191.51	\$227.80	\$260.70	\$149.79			\$282.04			60
Sec.	61		\$72.44	\$85.22	\$97.86							\$241.67				\$249.96				61
ST2.99   ST2.69   ST08.87   ST08.50   ST08.14   ST08.30   ST08.14   ST08.30   ST08.24   ST08.50   ST08.44   ST08.50   ST08.44   ST08.50   ST08.44   ST08.50   ST08.44   ST08.50   ST08.44   ST08.50   ST08.54   ST08.5	62	\$60.35	\$76.54	\$89.85	\$103.30	\$130.90	\$149.10	\$135.10	\$170.99	\$194.37	\$210.28	\$256.34	\$293.86	\$162.42	\$215.44	\$261.24	\$308.68	\$403.96	\$463.91	62
65   \$79.38   \$100.85   \$118.40   \$136.32   \$173.03   \$197.22   \$159.17   \$201.16   \$228.35   \$246.07   \$320.10   \$336.31   \$200.48   \$264.37   \$319.56   \$374.87   \$486.65   \$556.06   \$66   \$66.85   \$108.07   \$117.03   \$137.55   \$158.35   \$201.16   \$221.15   \$177.38   \$223.99   \$254.18   \$274.66   \$371.47   \$424.08   \$230.38   \$300.10   \$365.36   \$426.53   \$549.26   \$567.74   \$69   \$117.03   \$137.55   \$158.35   \$201.16   \$222.25   \$177.38   \$223.99   \$254.18   \$274.66   \$371.47   \$424.08   \$230.38   \$300.10   \$365.36   \$426.53   \$549.26   \$567.74   \$70.75   \$141.91   \$181.73   \$214.66   \$195.31   \$201.98   \$225.26   \$299.02   \$205.65   \$264.07   \$307.32   \$339.07   \$368.57   \$355.54   \$367.07   \$367.77   \$3																				63
66   \$85.63   \$100.87   \$128.04   \$147.33   \$187.16   \$213.13   \$168.13   \$212.00   \$240.98   \$260.15   \$344.70   \$394.80   \$225.03   \$320.38   \$303.01   \$365.55   \$260.02   \$226.22   \$259.75   \$190.96   \$243.44   \$273.47   \$279.46   \$307.42   \$424.08   \$220.38   \$303.01   \$365.55   \$260.23   \$228.22   \$259.75   \$190.96   \$243.44   \$273.47   \$279.46   \$307.42   \$407.09   \$463.91   \$251.18   \$339.96   \$399.95   \$464.31   \$594.79   \$678.26   \$699.27   \$678.26   \$699.22   \$265.55   \$269.03   \$200.565   \$264.05   \$307.32   \$339.67   \$460.99   \$573.76   \$531.42   \$436.44   \$505.49   \$864.14   \$733.17   \$792.55   \$707.15   \$149.14   \$1817.33   \$214.62   \$252.456   \$309.38   \$230.91   \$221.56   \$267.34   \$339.91   \$337.90   \$377.86   \$607.44   \$252.25   \$269.32									\$190.57								\$351.35			
87   \$92.01   \$117.03   \$137.55   \$158.35   \$201.16   \$229.15   \$177.38   \$223.99   \$259.18   \$274.66   \$371.47   \$424.08   \$525.18   \$323.90   \$393.30   \$383.40   \$383.30   \$383.30   \$383.40   \$3																				
88   \$104.53   \$133.20   \$156.85   \$180.23   \$228.22   \$229.75   \$199.96   \$224.34   \$277.46   \$305.42   \$407.09   \$463.91   \$227.37   \$309.05   \$399.35   \$464.31   \$594.79   \$570.25   \$70.25																				
9 \$117.03 \$149.38 \$176.03 \$201.98 \$255.65 \$299.32 \$205.65 \$264.50 \$307.32 \$339.67 \$446.09 \$507.53 \$27.76 \$361.42 \$436.44 \$505.49 \$644.14 \$733.17 \$99.555.55 \$195.31 \$223.75 \$224.55 \$203.00 \$267.37 \$236.64 \$361.49 \$257.04 \$233.75 \$257.04 \$233.75 \$257.04 \$203.00 \$257.04 \$233.75 \$257.04 \$203.00 \$257.04 \$233.75 \$257.04 \$203.00 \$270.25 \$208.01 \$238.57 \$447.14 \$258.65 \$235.25 \$440.88 \$257.04 \$230.00 \$257.04 \$203.00 \$2						\$201.10														
\$129.53   \$165.56   \$105.31   \$222.37   \$222.31   \$222.35   \$227.56   \$287.34   \$237.96   \$377.86   \$488.78   \$555.24   \$239.35   \$394.58   \$477.09   \$550.35   \$607.55   \$792.55   707.77   \$114.19   \$181.73   \$214.66   \$238.09   \$393.69   \$315.22   \$371.47   \$420.28   \$585.54   \$607.44   \$325.26   \$430.88   \$521.39   \$589.13   \$756.55   \$585.77   \$792.55   \$792.						\$255.26														
\$141.91   \$141.91   \$141.73   \$214.62   \$245.60   \$309.36   \$351.49   \$253.66   \$312.22   \$371.47   \$240.28   \$535.54   \$607.44   \$340.88   \$521.39   \$599.13   \$755.45   \$586.71   772   \$737   \$747.89   \$	70																			70
\$154.41   \$197.89   \$233.79   \$267.37   \$336.41   \$381.93   \$257.04   \$339.51   \$340.84   \$467.44   \$586.64   \$664.39   \$354.48   \$470.29   \$569.92   \$662.42   \$818.25   \$925.88   \$73   \$595.74   \$199.41   \$257.84   \$306.64   \$348.65   \$449.95   \$492.45   \$315.20   \$419.31   \$507.53   \$577.67   \$719.88   \$812.68   \$427.21   \$571.14   \$596.38   \$791.86   \$898.61   \$1.110.75   \$77.5   \$243.07   \$79.53   \$48.43   \$546.24   \$536.65   \$462.15   \$567.55   \$462.23   \$567.55   \$462.23   \$567.55   \$462.23   \$567.55   \$462.23   \$567.55   \$462.23   \$567.55   \$462.23   \$567.55   \$462.23   \$567.55   \$462.23   \$567.55   \$462.23   \$567.55   \$462.23   \$567.55   \$462.23   \$567.55   \$462.23   \$567.55   \$462.23   \$467.24															\$430.88					71
74   \$199.41   \$257.84   \$306.64   \$348.65   \$434.95   \$492.45   \$315.20   \$416.21   \$507.53   \$577.67   \$719.86   \$812.68   \$427.21   \$571.14   \$596.83   \$791.48   \$984.61   \$1,110.75   74   \$522.83   \$267.75   \$339.15   \$429.76   \$353.50   \$602.81   \$386.57   \$518.42   \$630.69   \$713.99   \$882.54   \$994.14   \$515.01   \$693.48   \$848.42   \$960.02   \$1,184.71   \$1,332.58   76   \$277.85   \$377.87   \$377.85   \$375.41   \$449.90   \$508.49   \$508.49   \$508.29   \$368.51   \$428.30   \$576.44   \$703.12   \$793.78   \$977.55   \$1,099.34   \$596.65   \$376.47   \$1,299.67   \$1,499.67   \$777.75   \$395.83   \$1,405.74   \$1,407.85		<b></b>		+		\$336.41	\$381.93						\$664.39		\$470.29	+		\$818.25		72
\$221.83   \$237.75   \$343.07   \$389.15   \$484.90   \$547.63   \$349.05   \$466.21   \$565.70   \$642.23   \$796.92   \$898.86   \$469.07   \$629.22   \$766.10   \$871.67   \$1,080.04   \$1,136.63   75   \$777   \$266.68   \$347.88   \$415.91   \$470.42   \$852.83   \$650.81   \$365.67   \$518.65   \$758.44   \$703.12   \$793.78   \$977.55   \$1,099.94   \$556.43   \$764.04   \$49.90   \$508.49   \$629.17   \$709.38   \$455.20   \$614.10   \$750.29   \$846.52   \$1,041.02   \$1,169.20   \$556.43   \$764.04   \$49.90   \$709.79   \$308.14   \$403.01   \$403.87   \$546.67   \$675.54   \$760.89   \$483.74   \$483.74   \$449.90   \$328.81   \$483.74   \$449.90   \$629.47   \$709.38   \$455.20   \$614.10   \$750.29   \$846.52   \$1,041.02   \$1,169.20   \$556.43   \$764.05   \$1,115.05   \$1,132.55   \$1,051.67   \$1,296.67   \$1,499.67																				73
76         \$244.25         \$317.79         \$379.50         \$429.78         \$533.50         \$60.28   \$386.57         \$518.42         \$630.69         \$713.99         \$882.64         \$994.14         \$515.01         \$693.48         \$848.42         \$960.02         \$1,184.71         \$1,332.58         76           78         \$286.68         \$347.51         \$449.90         \$508.49         \$629.17         \$709.38         \$455.20         \$576.44         \$770.12         \$793.78         \$977.55         \$10.99.40         \$568.43         \$567.43         \$570.19         \$669.38         \$460.07         \$666.07         \$676.09         \$483.77         \$666.07         \$676.09         \$483.74         \$664.33         \$800.72         \$902.80         \$1,108.58         \$1,243.56         \$666.07         \$666.07         \$777.87         \$677.64         \$700.00         \$663.92         \$778.88         \$760.89         \$80.20         \$760.60         \$663.92         \$760.89         \$483.74         \$664.39         \$802.71         \$11.96         \$663.92         \$778.08         \$760.89         \$802.81         \$400.70         \$700.70         \$663.92         \$760.09         \$760.09         \$663.92         \$566.49         \$979.34         \$1,106.55         \$1,257.27         \$1,406.79         \$71.77         <																				
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85		\$397.44	\$522.76	\$630.95	\$711.97	\$876.83	\$984.48	\$617.23	\$842.71	\$1,037.63	\$1,167.71	\$1,426.50	\$1,592.73	\$783.32	\$1,071.34	\$1,325.64	\$1,490.80	\$1,816.46	\$2,024.29	83
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87   \$50.6.31   \$669.55   \$811.72   \$915.85   \$1,125.83   \$1,261.21   \$787.13   \$1,083.70   \$1,420.00   \$1,509.00   \$1,837.67   \$2,044.82   \$99.99   \$1,548.35   \$1,678.66   \$1,883.60   \$2,287.97   \$2,540.79   \$87.83   \$1,083.70   \$1,401.08   \$1,575.75   \$1,900.03   \$2,136.56   \$1,018.25   \$1,0																				85
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 SERFF Tracking #:
 META-130989999
 State Tracking #:
 META-130989999
 Company Tracking #:
 CT17-208 FC2 (RATE) RW

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

**Project Name/Number:** 2017 AARP Rate Increase Filings/CT17-208 FC2 (Rate)

### **Supporting Document Schedules**

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Cover Letter
Attachment(s):	Flex Choice 2 ET Filing Letter.pdf
Item Status:	Tiox Choice 2 2 1 1 ming Ection.put
Status Date:	
Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached Actuarial memorandum
Attachment(s):	AARP-Met_PA_FlexChoice2_Filing Materials_04052017.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

State: TOI/Sub-TOI:	Pennsylvania LTC03G Group Long Term Care/LTC03G.001 Qualif.	Filing Company:	Metropolitan Life Insurance Company
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Bypassed - Item:	Rate Table (A&H)		
Bypass Reason:	Not Applicable for this filing		
Attachment(s):			
Item Status:			
Status Date:			
Bypassed - Item:	Replacement Form with Highli	ghted Changes (A&H)	
Bypass Reason:	Not Applicable for this filing		
Attachment(s):			
Item Status:			
Status Date:			
Bypassed - Item:	Reserve Calculation (A&H)		
Bypass Reason:	Not Applicable for this filing		
Attachment(s):			
Item Status:			
Status Date:			
Bypassed - Item:	Variability Explanation (A&H)		
Bypass Reason:	Not Applicable for this filing		
Attachment(s):			
Item Status:			
Status Date:			
Satisfied - Item:	Certificateholder Letter		
Comments:	Please see the attached Certif	icateholder Letter	
Attachment(s):	AARP Insured RA ltr 3-3-17_F	INAL %added.pdf	
Item Status:			
Status Date:			
Satisfied - Item:	NAIC Transmittal form		
Comments:	Please see the attached NAIC	Transmittal form	
Attachment(s):	AARP NAIC Transmittal - FC2	(Rates).pdf	
Item Status:			
Status Date:			

SERFF Tracking #:

META-130989999

State Tracking #:

META-130989999

Company Tracking #:

CT17-208 FC2 (RATE) RW

Metropolitan Life Insurance Company 1300 Hall Boulevard Bloomfield, CT 06002 Tel 860-656-3813 Fax 860-656-3805 treilly1@metlife.com



Thomas G. Reilly Director Product Management and Compliance

April 5, 2017

Pennsylvania Insurance Department 1326 Strawberry Square, 13<sup>th</sup> Floor Harrisburg, Pennsylvania 17120

Re: Group (AARP) Long-Term Care Insurance – Premium Rate Schedule Increase Filing

Our NAIC Company No. is 65978

Our FEIN is 13-5581829

### Dear Sir/Madam:

We are filing, for your review and approval, a request for a 20.80% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state. The requested increase is planned to be implemented over three phases of 10% (phase one), 10% (phase two) and 1.75% (phase three), resulting in an actuarially equivalent cumulative increase of 23.12%.

We will implement the premium rate schedule increase only after we have received approval from your Department and will apply the approved increase to all certificates issued in your state under a group long-term care insurance policy sitused in the District of Columbia. Please note policy form G.LTC1697 was approved by the District of Columbia on July 27, 1997.

The premium rate schedule increase for which we are seeking approval will apply to the following group long-term care insurance certificate forms:

• GCLTCAARP-06-FC approved by your Department on July 7, 2006

Please note that these forms are not currently being marketed to new group certificateholders.

We are submitting an actuarial memorandum and rates in support of our request.

### **Company Rate Information Provided on SERFF**

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

"Written Premium Change for this Program" and "Written Premium for this Program" reflects premium information only for certificates issued to residents of your state. The "Number of Policyholders Affected for this Program" reflects only the number of certificates issued to residents of your state.

### Notification to Certificateholders of Premium Rate Schedule Increase

We intend to provide certificateholders with a minimum of 60 days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

- the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction:
- if the certificateholder's coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), that the certificateholder will have nonforfeiture coverage as follows:
  - if the certificateholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL"), we will issue the certificateholder the LCUL described below;
  - if the certificateholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision;
  - if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a result of the premium rate schedule increase, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse; and
  - we will not provide coverage under more than one nonforfeiture coverage provision.

### Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement

In connection with our request for approval of a premium rate schedule increase, we are filing, under separate cover, the following form for review and approval. Please refer to the section above titled Notification to Certificateholders of Premium Rate Schedule Increase for additional information on how we intend to use this form.

Form Number: Description:

LCUL-FC2 LIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM

(CONTRIBUTION) INCREASE ENDORSEMENT. Endorsement to be issued to certificateholders whose coverage lapsed during the Election Period (described above) and (1) whose policies did not include a nonforfeiture coverage provision; or (2) who qualified for Contingent Benefit Upon Lapse as a result of the premium rate schedule increase.

The officer signing below certifies that this endorsement form achieves

a Flesch score of 45.

The contact person for this filing is:

Melinda Lula

1300 Hall Boulevard Bloomfield, CT 06002 Telephone: 860-656-3862 mlula@metlilfe.com

Thanas S. Reily

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly

Director, Product Management & Compliance

Re: Group long-term policy G.LTC1697 (including GCLTCAARP-06-FC in Pennsylvania) Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

### Filing Overview

In addition to this Overview, this filing consists of the Actuarial Memorandum and supporting Attachments based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum	
Exhibit I	Lifetime Loss Ratio ("LLR")
	• Without/with proposed phase-in rate increase of 23.12%
	<ul> <li>Nationwide earned premium and incurred claims experience</li> </ul>
	Weighted average statutory discount rate 4.00%
	LLR without proposed rate increase – 111.7%
	With proposed rate increase – 102.9%
Exhibit II	Demonstration of rate action meeting Rate Stability
	requirements
Attachment 1	Lifetime Loss Ratio ("LLR")
	• Without/with proposed phase-in rate increase of 23.12%
	• Pennsylvania earned premium and incurred
	claims experience
	• Weighted average statutory discount rate 4.00%
	LLR without proposed rate increase – 124.2%
	With proposed rate increase – 113.8%

Attachment 2	Lifetime Loss Ratio ("LLR")
	• Without/with proposed phase-in rate increase of 23.12%
	• <i>Nationwide</i> written premium and paid claims experience
	<ul> <li>Weighted average statutory discount rate 4.00%</li> </ul>
	LLR without proposed rate increase – 108.2%
	With proposed rate increase – 99.6%
Attachment 3	Lifetime Loss Ratio ("LLR")
	• Without/with proposed phase-in rate increase of 23.12%
	• <i>Pennsylvania</i> written premium and paid claims experience
	Weighted average statutory discount rate 4.00%
	LLR without proposed rate increase – 118.1%
	With proposed rate increase – 108.1%
Attachment 4	Historical Claim and Active Life Reserves

### Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, it is provided in this filing for your information only.

We note that, despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action addresses primarily future experience and does not seek to recover historical losses. We will continue, of course, to monitor and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

Thank you for your consideration. I look forward to hearing from you.

Sincerely,

William P. Bigelow, FSA, MAAA

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Vice President and Actuary, Metropolitan Life Insurance Company

### New York, NY

### **Actuarial Memorandum for AARP Group Policy**

### **April 5, 2017**

This actuarial memorandum pertains to long-term care insurance provided under a group policy issued to AARP (previously known as "American Association of Retired Persons") to cover eligible members and their spouses (including domestic partners) who meet the eligibility requirements specified in the policy.

### **Policy Forms**

The premium rate schedule increase for which we are seeking approval will apply to the following certificate forms approved by your Department and that were issued under the group long-term care policy G.LTC1697 (sitused in District of Columbia):

GCLTCAARP-06-FC

### 1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

### 2. Description of Benefits

There are two options available: the Comprehensive Monthly Reimbursement Plan and the Facilityonly Monthly Reimbursement Plan. Both plans provide benefits for Primary Services equal to the lesser of:

- a. the actual expenses incurred for the receipt of one month's services
- b. the Monthly Benefit Amount ("MBA") times a percentage that varies based on the site of care

MBA = Daily Benefit Amount ("DBA") times the number of days in the month.

### Reimbursement Percentages by Site of Care

- I. Nursing Home, Hospice, or Assisted Living Facility 100%
- II. Home Health Care (for Comprehensive Coverage Option only) optional 50%, 80% or 100%
- III. Informal Care (for Comprehensive Coverage Option only) 50% of the selected Home Health Care coverage

### New York, NY

### **Actuarial Memorandum for AARP Group Policy**

### **April 5, 2017**

### Respite Service

Both plans reimburse the actual incurred expenses for Respite Services provided by a Formal or Informal Caregiver, up to the DBA corresponding to the type of service. Benefits are limited to 30 days per calendar year.

### 3. Renewability

These policy forms are guaranteed renewable for life.

### 4. Applicability

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from November 1, 2006 to February 1, 2008 with a group policy situs within District of Columbia. No in-force premium rate schedule increase has been previously implemented for these forms.

We will only implement a premium rate schedule increase for certificates issued to residents of your state after we have received approval from your Department. We will implement the amount of the increase approved by your Department irrespective of the amount of the increase approved by the District of Columbia (where the long-term care insurance policy issued to AARP was sitused). These policy forms are no longer being marketed to AARP members and spouses.

### 5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2015.
- b. <u>Voluntary Termination Rates</u> vary by duration as developed from actual experience through June 30, 2015 and are shown in the following table:

### **Voluntary Termination Rates**

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7+	1.00%

### New York, NY

### **Actuarial Memorandum for AARP Group Policy**

### **April 5, 2017**

In the year of rate increase implementation, it is assumed that an additional 1.1% of policies lapse and there is 0.3% net reduction to premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. <u>Expenses</u> Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for the group policy form, including certificate forms issued under such group policy. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

The assumptions described above were developed from the actual historical experience on these forms and supplemented, as needed, based on the experience of other forms. The projections contained in this actuarial memorandum are based on the best estimate assumptions, as described above, except the projections include a margin for moderately adverse experience equal to 5% of projected future incurred claims.

### 6. Marketing Method

These policy forms were issued to provide coverage to eligible AARP members and spouses. The primary method of marketing was direct mail. Enrollment programs hosted by local AARP chapter were also part of the marketing method for this certificate form.

### 7. Underwriting Description

Certain health information was required of applicants at the time of enrollment, including answering questions on the enrollment form regarding medical history, supplemented by contacting health care providers for medical records, as well as telephone and face-to-face interviews as needed.

### 8. Premiums

Premium rates varied based upon the age of the insured at issue and the particular benefit variations selected. A preferred risk discount was applied to insured persons that qualified based on underwriting criteria. If an insured was married or had a domestic partner that did not purchase coverage, then a marital discount was applied. If two or more members of the same household purchased coverage, then a household discount was applied. Additionally, annual premium was equal to monthly premium times 11.04 (i.e., 8% discount off monthly) and quarterly premium was equal to monthly premium times 2.94 (i.e., 2% discount off monthly).

### New York, NY

### **Actuarial Memorandum for AARP Group Policy**

### **April 5, 2017**

### 9. Issue Age Range

The issue age is 18 and over.

### 10. Area Factors

Area factors are not used for this product.

### 11. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2015 have been allocated to a calendar year of incurral and included in historical incurred claims.

### 12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

### 13. Past and Future Policy Experience

Nationwide experience and specific experience for those certificates issued in Pennsylvania are shown in Exhibit I and Attachment 1, respectively.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.00%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2015 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.00%.

### 14. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2016 through 2096 are developed by multiplying each prior period's earned premium (starting with December 31, 2015 actual earned premium) by a persistency

### New York, NY

### **Actuarial Memorandum for AARP Group Policy**

### **April 5, 2017**

factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Incurred claims for each projection year combine the impact of incidence rates, claim continuance rates and utilization factors by the policy benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I and II are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.00%.

The assumptions used in Exhibit I and II projections are developed from the company's LTC insurance experience, plus a margin for moderately adverse experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

- 1. Accumulated value of the initial earned premium times 58%;
- 2. 85% of the accumulated value of prior premium rate schedule increases;
- 3. Present value of future projected initial earned premium times 58%; and
- 4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

### 15. History of Previous Inforce Rate Increases

There has not been any rate increase on these policy forms.

### 16. Requested Rate Increase

The company is requesting a phased-in series of rate increases (two phases of 10% each and a final phase of 1.75%), resulting in a cumulative compounded increase of 23.12% after the final phase. These phased increases are actuarially equivalent to a single one-time increase of 20.80%. Although a larger premium rate increase is currently supportable under loss ratio regulation, MetLife agreed with AARP to reduce the impact on AARP members by seeking the rate increase shown above.

Corresponding rate tables reflecting each of the three phases for the 23.12% cumulative compounded increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

### New York, NY

### **Actuarial Memorandum for AARP Group Policy**

### **April 5, 2017**

### 17. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

- a. Incidence and continuance rates for nursing home care and home health care rates were based on MetLife's experience in the long-term care business that the company issued or administered.
- b. Voluntary termination rates by duration were assumed to be 6.25% in year one, grading down to 1.4% in year five and thereafter.
- c. Mortality was based on 95% of the Annuity 2000 Basic Mortality Table modified using Projection Scale H.

As part of the inforce management of the business, MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. A margin for moderately adverse experience equal to 5% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current moderately adverse assumptions combine to a resulting loss ratio that exceeds both original pricing expectations and state minimum requirements.

The experience analysis, management's view of when a change to the original rate schedule may be considered and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

### 18. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I and II. As shown in these exhibits, the expected lifetime loss ratios, with and without the requested rate increase, exceed the minimum loss ratio requirement.

### 19. Average Annual Premium

The average September 30, 2016 annualized premium for all premium-paying certificate holders before and after the current requested increase are:

### New York, NY

### **Actuarial Memorandum for AARP Group Policy**

### **April 5, 2017**

Before increase:	\$1,728
After Phase 1:	\$1,901
After Phase 2:	\$2,091
After Phase 3:	\$2,128

### 20. Proposed Effective Date

The rate increase will apply to certificate holders on the anniversary of their original coverage effective date, following at least a 60-day notification period after the increase is approved.

## 21. Nationwide Distribution of Business as of September 30, 2016 (based on premium-paying certificates inforce count)

By Issue Age:

Issue Age	Percent
<45	<1%
45-49	1%
50-54	10%
55-59	26%
60-64	30%
65-69	23%
70-74	8%
75+	2%
Total	100%

### By Benefit Period:

Benefit Period	Percent
2 Year	6%
3 Year	32%
4 Year	53%
5 Year	4%
7 Year	1%
Unlimited	4%
Total	100%

### New York, NY

### **Actuarial Memorandum for AARP Group Policy**

### **April 5, 2017**

### **By Inflation Option:**

Inflation	Percent
Optional	76%
Auto 3% Compound	16%
Auto 5% Compound	7%
Total	100%

### By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	16%
50%	52%
80%	7%
100%	26%
Total	100%

### **By Elimination Period:**

Days	Percent
20	3%
30	34%
45	-
60	52%
90	11%
Total	100%

### By Gender:

Gender	Percent
Female	60%
Male	40%
Total	100%

### New York, NY

### **Actuarial Memorandum for AARP Group Policy**

### **April 5, 2017**

### 22. Number of Insured Lives

As of September 30, 2016, the number of premium-paying insured lives inforce and their premiums that will be affected by this increase are:

		ned Before Rate egulation Effective Date		or After Rate Stability on Effective Date
	Number of Insured Lives	2016 Annualized Premium	Number of Insured Lives	2016 Annualized Premium
Certificates issued in Pennsylvania	-	-	112	\$188,941
Certificates issued nationwide	569	\$952,318	2,138	\$3,726,632

### 23. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania.

### I further certify that:

- if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated;
- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used are appropriate and the gross premiums bear reasonable relationship to the benefits; and

### New York, NY

### **Actuarial Memorandum for AARP Group Policy**

### **April 5, 2017**

• the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because MetLife is no longer issuing new business on these policy forms.

William P. Bigelow, FSA, MAAA

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Vice President and Actuary, Metropolitan Life Insurance Company

# Exhibit I Metropolitan Life Insurance Company Nationwide Experience Projections With No Future Increase Group Policy Form: G.LTC.1697

				Loss Ra	atio Demons	tration			Factor	s Derived from	Projected Va	alues for Illu	ustrative Purpos	ses Only	Interest Rat	e Factors
		\	Without Interest				With Interest					Persis	stency Factors			Mid-
									Premium Rate		Policy				Calendar Year	Year Disc/
0	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Increase Factor	Benefit Downgrade	Lapse & Mortality	Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Accum Factor
Historical	1997	-	-	N/A	- 100.0	-	-	N/A	i dotoi	Domigrado	mortanty	Lupoo	1 didictority	1 Grototomoy	4.00%	2.0659
Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	1999 2000	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.9101 1.8366
	2000	-	-	N/A	-	_		N/A							4.00%	1.7660
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2003 2004	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.6327 1.5699
	2005	-	-	N/A		-	-	N/A							4.00%	1.5096
	2006 2007	55,921 2,743,792	-	0.0%	268 3,030	81,169 3,829,433	-	0.0%							4.00% 4.00%	1.4515 1.3957
	2008	5,190,357	-	0.0%	3,163	6,965,420	-	0.0%							4.00%	1.3420
	2009 2010	5,065,109	152,060 380,235	3.0% 7.7%	3,092 3,000	6,535,901	196,215 471,775	3.0% 7.7%							4.00% 4.00%	1.2904 1.2407
	2010	4,926,588 4,819,194	419,223	8.7%	2,949	6,112,652 5,749,425	500,144	8.7%							4.00%	1.1930
	2012	4,761,575	470,828	9.9%	2,887	5,462,196	540,106	9.9%							4.00%	1.1471
	2013 2014	4,691,719 4,662,719	520,421 1,487,210	11.1% 31.9%	2,842 2,808	5,175,059 4,945,261	574,035 1,577,329	11.1% 31.9%							4.00% 4.00%	1.1030 1.0606
	2015	4,596,053	1,763,623	38.4%	2,765	4,687,072	1,798,550	38.4%							4.00%	1.0198
Projected Future	2016	4,530,823	1,787,062	39.4%	2,697	4,442,837	1,752,358	39.4%	1.0000	N/A	0.0245	N/A	0.975	0.986	4.00%	0.9806
Experience	2017 2018	4,329,444 4,122,405	2,066,296 2,375,507	47.7% 57.6%	2,625 2,549	4,082,086 3,737,380	1,948,241 2,153,639	47.7% 57.6%	1.0000 1.0000	N/A N/A	0.0268 0.0288	N/A N/A	0.973 0.971	0.956 0.952	4.00% 4.00%	0.9429 0.9066
	2019	3,957,088	2,697,553	68.2%	2,471	3,449,523	2,351,545	68.2%	1.0000	N/A	0.0306	N/A	0.969	0.960	4.00%	0.8717
	2020 2021	3,792,321 3,625,065	3,047,098 3,425,239	80.3% 94.5%	2,390 2,307	3,178,740 2,921,679	2,554,091 2,760,625	80.3% 94.5%	1.0000 1.0000	N/A N/A	0.0326 0.0348	N/A N/A	0.967 0.965	0.958 0.956	4.00% 4.00%	0.8382 0.8060
	2022	3,453,949	3,834,079	111.0%	2,222	2,676,697	2,971,285	111.0%	1.0000	N/A	0.0371	N/A	0.963	0.953	4.00%	0.7750
	2023	3,279,271	4,266,760	130.1% 152.0%	2,134	2,443,584	3,179,422 3.377.682	130.1%	1.0000	N/A	0.0396	N/A	0.960	0.949	4.00%	0.7452
	2024 2025	3,101,490 2,921,465	4,714,136 5,173,462	152.0% 177.1%	2,043 1,950	2,222,220 2,012,723	3,377,682 3,564,220	152.0% 177.1%	1.0000 1.0000	N/A N/A	0.0424 0.0454	N/A N/A	0.958 0.955	0.946 0.942	4.00% 4.00%	0.7165 0.6889
	2026	2,739,957	5,635,071	205.7%	1,856	1,815,071	3,732,926	205.7%	1.0000	N/A	0.0484	N/A	0.952	0.938	4.00%	0.6624
	2027 2028	2,558,080 2,376,812	6,088,754 6,511,203	238.0% 273.9%	1,760 1,662	1,629,411 1,455,721	3,878,333 3,987,902	238.0% 273.9%	1.0000 1.0000	N/A N/A	0.0518 0.0555	N/A N/A	0.948 0.945	0.934 0.929	4.00% 4.00%	0.6370 0.6125
	2029	2,197,335	6,908,763	314.4%	1,563	1,294,036	4,068,649	314.4%	1.0000	N/A	0.0593	N/A	0.941	0.924	4.00%	0.5889
	2030	2,020,750	7,274,272	360.0%	1,464	1,144,272	4,119,136	360.0%	1.0000	N/A N/A	0.0634 0.0675	N/A	0.937	0.920	4.00%	0.5663
	2031 2032	1,848,121 1,680,538	7,582,299 7,829,511	410.3% 465.9%	1,365 1,267	1,006,268 879,829	4,128,423 4,099,062	410.3% 465.9%	1.0000 1.0000	N/A N/A	0.0675	N/A N/A	0.933 0.928	0.915 0.909	4.00% 4.00%	0.5445 0.5235
	2033	1,519,053	8,013,727	527.5%	1,169	764,697	4,034,141	527.5%	1.0000	N/A	0.0767	N/A	0.923	0.904	4.00%	0.5034
	2034 2035	1,364,616 1,217,865	8,132,032 8,169,643	595.9% 670.8%	1,074 981	660,532 566,825	3,936,247 3,802,358	595.9% 670.8%	1.0000 1.0000	N/A N/A	0.0817 0.0869	N/A N/A	0.918 0.913	0.898 0.892	4.00% 4.00%	0.4840 0.4654
	2036	1,079,845	8,118,877	751.9%	890	483,257	3,633,394	751.9%	1.0000	N/A	0.0919	N/A	0.908	0.887	4.00%	0.4475
	2037 2038	951,031 831,681	7,996,880 7,803,026	840.9% 938.2%	803 720	409,240 344,117	3,441,151 3,228,590	840.9% 938.2%	1.0000 1.0000	N/A N/A	0.0977 0.1034	N/A N/A	0.902 0.897	0.881 0.875	4.00% 4.00%	0.4303 0.4138
	2039	722,092	7,539,807	1,044.2%	642	287,282	2,999,693	1,044.2%	1.0000	N/A	0.1034	N/A	0.891	0.868	4.00%	0.4138
	2040	622,218	7,213,203	1,159.3%	568	238,027	2,759,379	1,159.3%	1.0000	N/A	0.1152	N/A	0.885	0.862	4.00%	0.3825
	2041 2042	532,058 451,303	6,832,765 6,404,535	1,284.2% 1,419.1%	499 435	195,708 159,619	2,513,312 2,265,187	1,284.2% 1,419.1%	1.0000 1.0000	N/A N/A	0.1215 0.1282	N/A N/A	0.879 0.872	0.855 0.848	4.00% 4.00%	0.3678 0.3537
	2043	379,682	5,940,423	1,564.6%	377	129,123	2,020,229	1,564.6%	1.0000	N/A	0.1342	N/A	0.866	0.841	4.00%	0.3401
	2044 2045	316,797 262,015	5,456,740 4,961,109	1,722.5% 1,893.4%	323 276	103,593 82,384	1,784,362 1,559,895	1,722.5% 1,893.4%	1.0000 1.0000	N/A N/A	0.1413 0.1471	N/A N/A	0.859 0.853	0.834 0.827	4.00% 4.00%	0.3270 0.3144
	2045	214,762	4,463,335	2,078.3%	233	64,929	1,349,406	2,078.3%	1.0000	N/A	0.1552	N/A	0.845	0.820	4.00%	0.3023
	2047	174,365	3,975,086	2,279.7%	195	50,689	1,155,570	2,279.7%	1.0000	N/A	0.1617	N/A	0.838	0.812	4.00%	0.2907
	2048 2049	140,113 111,492	3,500,878 3,047,320	2,498.6% 2,733.2%	162 133	39,165 29,966	978,573 819,033	2,498.6% 2,733.2%	1.0000 1.0000	N/A N/A	0.1698 0.1769	N/A N/A	0.830 0.823	0.804 0.796	4.00% 4.00%	0.2795 0.2688
	2050	87,729	2,623,237	2,990.2%	109	22,672	677,934	2,990.2%	1.0000	N/A	0.1843	N/A	0.816	0.787	4.00%	0.2584
	2051 2052	68,371	2,232,974	3,266.0%	88 70	16,990 12,582	554,881	3,266.0%	1.0000 1.0000	N/A N/A	0.1938 0.2000	N/A N/A	0.806 0.800	0.779 0.770	4.00% 4.00%	0.2485 0.2389
	2052	52,658 40,109	1,881,071 1,563,840	3,572.2% 3,899.0%	55	9,215	449,457 359,288	3,572.2% 3,899.0%	1.0000	N/A N/A	0.2000	N/A N/A	0.800	0.770	4.00%	0.2389
	2054	30,225	1,283,571	4,246.7%	43	6,677	283,554	4,246.7%	1.0000	N/A	0.2167	N/A	0.783	0.754	4.00%	0.2209
	2055 2056	22,474 16,479	1,038,323 827,465	4,620.2% 5,021.2%	34 26	4,774 3,366	220,554 169,005	4,620.2% 5,021.2%	1.0000 1.0000	N/A N/A	0.2253 0.2350	N/A N/A	0.775 0.765	0.744 0.733	4.00% 4.00%	0.2124 0.2042
	2057	11,881	651,209	5,480.9%	19	2,333	127,890	5,480.9%	1.0000	N/A	0.2513	N/A	0.749	0.721	4.00%	0.1964
	2058 2059	8,459 5,939	503,728 383,710	5,955.1% 6,460.3%	14 10	1,597 1,078	95,122 69,671	5,955.1% 6,460.3%	1.0000 1.0000	N/A N/A	0.2604 0.2644	N/A N/A	0.740 0.736	0.712 0.702	4.00% 4.00%	0.1888 0.1816
	2060	4,104	287,178	6,997.8%	8	716	50,138	6,997.8%	1.0000	N/A N/A	0.2803	N/A N/A	0.736	0.702	4.00%	0.1816
	2061	2,797	211,568	7,563.5%	5	470	35,517	7,563.5%	1.0000	N/A	0.2861	N/A	0.714	0.682	4.00%	0.1679
	2062 2063	1,870 1,232	152,898 107,935	8,174.3% 8,761.1%	4 3	302 191	24,680 16,752	8,174.3% 8,761.1%	1.0000 1.0000	N/A N/A	0.2987 0.2804	N/A N/A	0.701 0.720	0.669 0.659	4.00% 4.00%	0.1614 0.1552
	2064	800	75,133	9,393.0%	2	119	11,213	9,393.0%	1.0000	N/A	0.2941	N/A	0.706	0.649	4.00%	0.1492
	2065	513	52,289	10,183.6% 11,264.9%	1	74 45	7,503	10,183.6%	1.0000	N/A	0.3646	N/A	0.635	0.642	4.00%	0.1435
	2066 2067	325 210	36,630 26,031	11,264.9%	1	45 28	5,054 3,454	11,264.9% 12,409.8%	1.0000 1.0000	N/A N/A	0.3689 0.2727	N/A N/A	0.631 0.727	0.633 0.645	4.00% 4.00%	0.1380 0.1327
	2068	141	18,485	13,150.2%	0	18	2,358	13,150.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1276
	2069 2070	97 67	13,482 10,021	13,903.0% 14,965.9%	0	12 8	1,654 1,182	13,903.0% 14,965.9%	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1227 0.1179
	2070	46	7,337	15,885.0%	0	5	832	15,885.0%	1.0000	N/A	N/A N/A	N/A	N/A	N/A	4.00%	0.1179
	2072	32	5,186	16,262.3%	0	3	566	16,262.3%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1090
	2073 2074	22 14	3,505 2,343	16,078.5% 16,248.4%	0	2	368 236	16,078.5% 16,248.4%	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1049 0.1008
	2075	9	1,540	16,754.2%	0	1	149	16,754.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.0969
	2076-2096	13	1,742	13,821.3%	0	1	162	13,821.3%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.0932
		44 540 000	E 400 00-	40.50	00.001	40 540 500	E 050 45 :	4 4 401	1							
	Past Future	41,513,026 63,782,515	5,193,600 202,788,879	12.5% 317.9%	26,804 44,301	49,543,590 45,084,509	5,658,154 100,077,233	11.4% 222.0%								
	Lifetime	105,295,542	207,982,480	197.5%	71,105	94,628,099	105,735,387	111.7%								
									l							

- Note:
   The projections are based on the assumptions derived using experience data through June 30, 2015
   Includes certificate forms GCLTCAARP-06-FC issued under group policy G.LTC.1697

# Exhibit I Metropolitan Life Insurance Company Nationwide Experience Projections With 23.12% Future Increase Group Policy Form: G.LTC.1697

				Loss R	tatio Demons	stration			Facto	rs Derived from	Projected Va	alues for III	ustrative Purpo	ses Only	Interest Rat	te Factors
		٧	Without Interest				With Interest		Descri			Persis	stency Factors		0-14	Mid-
		Earned	Incurred	Loss	Life	Earned	Incurred		Premium Rate Increase	Benefit	Policy Lapse &	Shock	Policy	Premium	Calendar Year Effective	Year Disc/ Accum
Historical	alendar Year 1997	Premium	Claims	Ratio N/A	Years	Premium	Claims	Loss Ratio N/A	Factor	Downgrade	Mortality	Lapse	Persistency	Persistency	Int Rate 4.00%	2.0659
Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	1999 2000	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.9101 1.8366
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2002 2003	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.6980 1.6327
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.5699
	2005 2006	- 55,921	-	N/A 0.0%	268	- 81,169	-	N/A 0.0%							4.00% 4.00%	1.5096 1.4515
	2007	2,743,792	-	0.0%	3,030	3,829,433	-	0.0%							4.00%	1.3957
	2008 2009	5,190,357	152.000	0.0% 3.0%	3,163	6,965,420	106 215	0.0% 3.0%							4.00%	1.3420
	2009	5,065,109 4,926,588	152,060 380,235	7.7%	3,092 3,000	6,535,901 6,112,652	196,215 471,775	7.7%							4.00% 4.00%	1.2904 1.2407
	2011 2012	4,819,194 4,761,575	419,223 470,828	8.7% 9.9%	2,949 2,887	5,749,425 5,462,196	500,144 540,106	8.7% 9.9%							4.00% 4.00%	1.1930 1.1471
	2012	4,761,575	520,421	11.1%	2,842	5,462,196	574,035	11.1%							4.00%	1.1030
	2014	4,662,719	1,487,210	31.9%	2,808	4,945,261	1,577,329	31.9%							4.00%	1.0606
Projected	2015 2016	4,596,053 4,530,823	1,763,623 1,787,062	38.4% 39.4%	2,765 2,697	4,687,072 4,442,837	1,798,550 1,752,358	38.4% 39.4%	1.0000	1.0000	0.0245	1.0000	0.975	0.986	4.00%	1.0198 0.9806
Future Experience	2017	4,329,444	2,066,296	47.7%	2,625	4,082,086	1,948,241	47.7%	1.0000	1.0000	0.0268	1.0000	0.973	0.956	4.00%	0.9429
	2018 2019	4,312,789 4,426,126	2,357,515 2,659,876	54.7% 60.1%	2,534 2,444	3,909,983 3,858,399	2,137,328 2,318,701	54.7% 60.1%	1.0542 1.1344	0.9984 0.9970	0.0346 0.0355	0.9940 0.9890	0.965 0.964	0.952 0.960	4.00% 4.00%	0.9066 0.8717
	2020	4,527,587	3,004,539	66.4%	2,364	3,795,044	2,518,418	66.4%	1.2108	0.9970	0.0326	0.9890	0.967	0.958	4.00%	0.8382
	2021 2022	4,392,950 4,193,107	3,377,398 3,780,529	76.9% 90.2%	2,282 2,197	3,540,567 3,249,520	2,722,068 2,929,785	76.9% 90.2%	1.2290 1.2312	0.9970 0.9970	0.0348 0.0371	0.9890 0.9890	0.965 0.963	0.956 0.953	4.00% 4.00%	0.8060 0.7750
	2023	3,981,047	4,207,166	105.7%	2,110	2,966,520	3,135,015	105.7%	1.2312	0.9970	0.0396	0.9890	0.960	0.949	4.00%	0.7452
	2024 2025	3,765,221 3,546,670	4,648,294 5,101,204	123.5% 143.8%	2,020 1,929	2,697,783 2,443,454	3,330,506 3,514,439	123.5% 143.8%	1.2312 1.2312	0.9970 0.9970	0.0424 0.0454	0.9890 0.9890	0.958 0.955	0.946 0.942	4.00% 4.00%	0.7165 0.6889
	2026	3,326,318	5,556,366	167.0%	1,835	2,203,504	3,680,788	167.0%	1.2312	0.9970	0.0484	0.9890	0.952	0.938	4.00%	0.6624
	2027 2028	3,105,519 2,885,459	6,003,713 6,420,261	193.3% 222.5%	1,740 1,644	1,978,112 1,767,250	3,824,164 3,932,203	193.3% 222.5%	1.2312 1.2312	0.9970 0.9970	0.0518 0.0555	0.9890 0.9890	0.948 0.945	0.934 0.929	4.00% 4.00%	0.6370 0.6125
	2029	2,667,573	6,812,268	255.4%	1,546	1,570,964	4,011,822	255.4%	1.2312	0.9970	0.0593	0.9890	0.941	0.924	4.00%	0.5889
	2030 2031	2,453,198 2,243,625	7,172,673 7,476,397	292.4% 333.2%	1,448 1,350	1,389,150 1,221,613	4,061,604 4,070,761	292.4% 333.2%	1.2312 1.2312	0.9970 0.9970	0.0634 0.0675	0.9890 0.9890	0.937 0.933	0.920 0.915	4.00% 4.00%	0.5663 0.5445
	2032	2,040,179	7,720,156	378.4%	1,253	1,068,115	4,041,811	378.4%	1.2312	0.9970	0.0723	0.9890	0.928	0.909	4.00%	0.5235
	2033 2034	1,844,136 1,656,649	7,901,799 8,018,452	428.5% 484.0%	1,157 1,062	928,345 801,888	3,977,796 3,881,269	428.5% 484.0%	1.2312 1.2312	0.9970 0.9970	0.0767 0.0817	0.9890 0.9890	0.923 0.918	0.904 0.898	4.00% 4.00%	0.5034 0.4840
	2035	1,478,493	8,055,538	544.8%	970	688,128	3,749,250	544.8%	1.2312	0.9970	0.0869	0.9890	0.913	0.892	4.00%	0.4654
	2036 2037	1,310,936 1,154,555	8,005,481 7,885,187	610.7% 683.0%	881 795	586,675 496,819	3,582,647 3,393,089	610.7% 683.0%	1.2312 1.2312	0.9970 0.9970	0.0919 0.0977	0.9890 0.9890	0.908 0.902	0.887 0.881	4.00% 4.00%	0.4475 0.4303
	2038	1,009,664	7,694,041	762.0%	712	417,760	3,183,496	762.0%	1.2312	0.9970	0.1034	0.9890	0.897	0.875	4.00%	0.4138
	2039 2040	876,622 755,375	7,434,499 7,112,456	848.1% 941.6%	635 562	348,762 288,966	2,957,796 2,720,839	848.1% 941.6%	1.2312 1.2312	0.9970 0.9970	0.1090 0.1152	0.9890 0.9890	0.891 0.885	0.868 0.862	4.00% 4.00%	0.3978 0.3825
	2040	645,920	6,737,332	1,043.1%	493	237,590	2,478,208	1,043.1%	1.2312	0.9970	0.1132	0.9890	0.879	0.855	4.00%	0.3678
	2042 2043	547,883 460,935	6,315,083 5,857,454	1,152.6% 1,270.8%	430 372	193,778 156,756	2,233,549 1,992,012	1,152.6% 1,270.8%	1.2312 1.2312	0.9970 0.9970	0.1282 0.1342	0.9890	0.872 0.866	0.848 0.841	4.00% 4.00%	0.3537
	2043	384,592	5,380,525	1,399.0%	320	125,762	1,759,440	1,399.0%	1.2312	0.9970	0.1342	0.9890	0.859	0.834	4.00%	0.3270
	2045 2046	318,087 260,722	4,891,817 4,400,995	1,537.9% 1,688.0%	273 230	100,014 78,824	1,538,108 1,330,559	1,537.9% 1,688.0%	1.2312 1.2312	0.9970 0.9970	0.1471 0.1552	0.9890	0.853 0.845	0.827 0.820	4.00% 4.00%	0.3144
	2046	211,680	3,919,566	1,851.6%	193	61,536	1,139,430	1,851.6%	1.2312	0.9970	0.1552	0.9890	0.838	0.812	4.00%	0.3023
	2048	170,097	3,451,981	2,029.4%	160	47,546	964,906	2,029.4%	1.2312	0.9970	0.1698	0.9890	0.830	0.804	4.00%	0.2795
	2049 2050	135,352 106,503	3,004,758 2,586,598	2,220.0% 2,428.7%	132 108	36,379 27,524	807,593 668,465	2,220.0% 2,428.7%	1.2312 1.2312	0.9970 0.9970	0.1769 0.1843	0.9890 0.9890	0.823 0.816	0.796 0.787	4.00% 4.00%	0.2688 0.2584
	2051	83,003	2,201,786	2,652.7%	87	20,626	547,131	2,652.7%	1.2312	0.9970	0.1938	0.9890	0.806	0.779	4.00%	0.2485
	2052 2053	63,927 48,692	1,854,799 1,541,998	2,901.4% 3,166.8%	69 55	15,275 11,187	443,180 354,269	2,901.4% 3,166.8%	1.2312 1.2312	0.9970 0.9970	0.2000 0.2099	0.9890 0.9890	0.800 0.790	0.770 0.762	4.00% 4.00%	0.2389 0.2297
	2054	36,693	1,265,643	3,449.3%	43	8,106	279,594	3,449.3%	1.2312	0.9970	0.2167	0.9890	0.783	0.754	4.00%	0.2209
	2055 2056	27,283 20,006	1,023,821 815,908	3,752.6% 4,078.3%	33 25	5,795 4,086	217,474 166,644	3,752.6% 4,078.3%	1.2312 1.2312	0.9970 0.9970	0.2253 0.2350	0.9890 0.9890	0.775 0.765	0.744 0.733	4.00% 4.00%	0.2124 0.2042
	2057	14,424	642,113	4,451.7%	19	2,833	126,104	4,451.7%	1.2312	0.9970	0.2513	0.9890	0.749	0.721	4.00%	0.1964
	2058 2059	10,269 7,211	496,693 378,350	4,836.9% 5,247.2%	14 10	1,939 1,309	93,793 68,698	4,836.9% 5,247.2%	1.2312 1.2312	0.9970 0.9970	0.2604 0.2644	0.9890 0.9890	0.740 0.736	0.712 0.702	4.00% 4.00%	0.1888 0.1816
	2060	4,982	283,167	5,683.7%	7	870	49,438	5,683.7%	1.2312	0.9970	0.2803	0.9890	0.720	0.691	4.00%	0.1746
	2061 2062	3,396 2,271	208,613 150,762	6,143.2% 6,639.3%	5 4	570 367	35,021 24,336	6,143.2% 6,639.3%	1.2312 1.2312	0.9970 0.9970	0.2861 0.2987	0.9890 0.9890	0.714 0.701	0.682 0.669	4.00% 4.00%	0.1679 0.1614
	2063	1,496	106,427	7,115.9%	3	232	16,518	7,115.9%	1.2312	0.9970	0.2804	0.9890	0.720	0.659	4.00%	0.1552
	2064 2065	971 623	74,084 51,558	7,629.2% 8,271.3%	2	145 89	11,056 7,399	7,629.2% 8,271.3%	1.2312 1.2312	0.9970 0.9970	0.2941 0.3646	0.9890	0.706 0.635	0.649 0.642	4.00% 4.00%	0.1492 0.1435
	2066	395	36,119	9,149.6%	1	54	4,984	9,149.6%	1.2312	0.9970	0.3689	0.9890	0.631	0.633	4.00%	0.1380
	2067 2068	255 171	25,667 18,227	10,079.4% 10,680.8%	1 0	34 22	3,405 2,325	10,079.4% 10,680.8%	1.2312 1.2312	0.9970 0.9970	0.2727 N/A	0.9890 0.9890	0.727 N/A	0.645 N/A	4.00% 4.00%	0.1327 0.1276
	2069	118	13,293	11,292.3%	0	14	1,631	11,292.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1276
	2070	81	9,881	12,155.6%	0	10 6	1,165	12,155.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1179
	2071 2072	56 39	7,235 5,114	12,902.0% 13,208.5%	0	4	820 558	12,902.0% 13,208.5%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.00% 4.00%	0.1134 0.1090
	2073	26	3,456	13,059.2%	0	3	362	13,059.2%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1049
	2074 2075	18 11	2,310 1,518	13,197.2% 13,608.0%	0	2 1	233 147	13,197.2% 13,608.0%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.00% 4.00%	0.1008 0.0969
	2076-2096	15	1,717	11,225.9%	0	1	160	11,225.9%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.0932
									1							
	Past Future	41,513,026 74,382,269	5,193,600 200,025,534	12.5% 268.9%	26,804 43,885	49,543,590 51,881,533	5,658,154 98,744,910	11.4% 190.3%								
	Lifetime	115,895,295	205,219,135	177.1%	70,689	101,425,123	104,403,064	102.9%								
		1														

- Note:
   The projections are based on the assumptions derived using experience data through June 30, 2015
   Includes certificate forms GCLTCAARP-06-FC issued under group policy G.LTC.1697
   The current requested increase of 23.12% is assumed to be implemented over three phases with the 1st phase starting January 2018; 2nd phase starting April 2019; and 3rd phase starting July 2020

# Exhibit II Demonstration that Lifetime Incurred Claims with Requested Increase are Not Less than Lifetime Earned Premium with Prescribed Factors Group Policy Form: G.LTC.1697

Accumulated value of initial earned premium	49,543,590	х	58%	=	28,735,282
2a. Accumulated value of earned premium 2b. Accumulated value of prior premium rate schedule increases (2a-1)	49,543,590 0		85%	=	0
3. Present value of future projected initial earned premium	45,084,509		58%	=	26,149,015
4a. Present value of future projected premium 4b. Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	51,881,533 6,797,024		85%	=	5,777,471
5. Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					60,661,768
6a. Accumulated value of incurred claims without the inclusion of active life reserves 6b. Present value of future projected incurred claims without the inclusion of active life reserves					5,658,154 98,744,910
7. Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					104,403,064
8. Test: 7 is not less than 5					TRUE

# Attachment 1 Metropolitan Life Insurance Company Pennsylvania Specific Experience Projections With No Future Increase Group Policy Form: G.LTC.1697

Calendar Year   Earned   Incurred   Calendar Year   Factor   Calendar		0.978 0.975 0.974 0.972	Premium Persistency	Calendar Year Effective Int Rate  4.00%	Mid-Year Disc/ Accum Factor  2.0659 1.9865 1.9101 1.8366 1.7660 1.6980 1.6327 1.5699 1.5096 1.4515 1.3957 1.3420 1.2407 1.1930 1.1471 1.1030 1.0606 1.0980
Earned   Calendar Year   Earned   Calendar Year   Calendar Y	N/A	0.978 0.975 0.974 0.972	N/A 0.972 0.970	Year Effective Int Rate 4.00%	Disc/ Accum Factor  2.0659 1.9865 1.9101 1.8366 1.7660 1.6980 1.6327 1.5699 1.5096 1.4515 1.3957 1.3420 1.2904 1.2407 1.1930 1.1471 1.1030 1.0606 1.0606 1.0198
Calendar Year   Eamed   Claims   Loss   Life   Eamed   Claims	N/A	0.978 0.975 0.974 0.972	N/A 0.972 0.970	Effective Int Rate  4.00%	Factor  2,0659 1,9865 1,9101 1,8366 1,7660 1,6980 1,6327 1,5699 1,5096 1,4515 1,3420 1,2904 1,2407 1,1930 1,1471 1,1030 1,0606 1,0198
Historical Experience   1997	N/A N/A N/A N/A N/A N/A N/A N/A	0.978 0.975 0.974 0.972	N/A 0.972 0.970	4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00%	2.0659 1.9865 1.9101 1.8366 1.7660 1.6980 1.6327 1.5699 1.5096 1.4515 1.3957 1.3420 1.2904 1.2407 1.1930 1.0606 1.09806
Experience   1998	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00%	1,9865 1,9101 1,8366 1,7660 1,6980 1,6327 1,5699 1,5096 1,4515 1,3957 1,3420 1,2904 1,2407 1,1930 1,1471 1,1030 1,0606 1,0198
2000	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00%	1.8366 1.7660 1.6980 1.6327 1.5699 1.5096 1.4515 1.3957 1.3420 1.2904 1.2407 1.1930 1.1471 1.1030 1.0606 1.0198
2001	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00%	1.7660 1.6980 1.6327 1.5699 1.5096 1.4515 1.3957 1.3420 1.2904 1.2407 1.1930 1.0406 1.0198
2003	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00%	1.6327 1.5699 1.5096 1.4515 1.3957 1.3420 1.2904 1.2407 1.1930 1.1471 1.1030 1.0606 1.0198
2004	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00%	1.5699 1.5096 1.4515 1.3957 1.3420 1.2904 1.2407 1.1930 1.1471 1.1030 1.0606 1.0198
2006 681 - 0.0% 4 988 - 0.0% 2007 104,731 - 0.0% 131 146,170 - 0.0% 2008 204,636 - 0.0% 137 274,620 - 0.0% 2009 195,794 - 0.0% 130 252,649 - 0.0% 2010 190,012 - 0.0% 126 235,757 - 0.0% 2011 188,980 - 0.0% 126 225,575 - 0.0% 2012 188,816 184,045 97.5% 120 216,599 211,125 97.5% 2013 177,247 - 0.0% 117 195,507 - 0.0% 2014 179,914 165,428 91,9% 116 189,816 184,045 97.5% 120 216,599 211,125 97.5% 2013 177,247 - 0.0% 117 195,507 - 0.0% 2015 180,485 46,590 25.8% 116 184,059 47,513 25.8% 2015 180,485 46,590 25.8% 116 184,059 47,513 25.8% 2016 182,339 59,551 32,7% 113 178,798 58,394 32,7% 1.0000 N/A 0.0219 Experience 2017 177,316 69,918 39,4% 111 167,185 65,923 39,4% 1.0000 N/A 0.0247 Experience 2018 172,047 81,997 47.7% 108 155,978 74,338 47.7% 1.0000 N/A 0.0260 2019 166,555 94,869 57.0% 105 145,191 82,701 57.0% 1.0000 N/A 0.0227 2020 160,855 109,430 68,0% 102 134,830 91,725 68,0% 1.0000 N/A 0.0231	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00%	1.4515 1.3957 1.3420 1.2904 1.2407 1.1930 1.1471 1.1030 1.0606 1.0198
2007	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00%	1.3957 1.3420 1.2904 1.2407 1.1930 1.1471 1.1030 1.0606 1.0198
2008	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00%	1.3420 1.2904 1.2407 1.1930 1.1471 1.1030 1.0606 1.0198
2010 190,012 - 0.0% 126 235,757 - 0.0% 2011 188,980 - 0.0% 124 225,458 - 0.0% 2012 188,816 184,045 97.5% 120 216,599 211,125 97.5% 2013 177,247 - 0.0% 117 195,507 - 0.0% 2014 179,914 165,428 91.9% 116 190,816 175,452 91.9% 2015 180,485 46,590 25,6% 116 184,059 47,513 25,8% 2016 182,339 59,551 32,7% 113 178,788 58,394 32,7% 1.0000 N/A 0.0219 Future 2017 177,316 69,918 39,4% 111 167,185 65,923 39,4% 1.0000 N/A 0.0247 2018 172,047 81,997 47,7% 108 155,978 74,338 47,7% 1.0000 N/A 0.0260 2019 166,555 94,869 57.0% 105 145,191 82,701 57.0% 1.0000 N/A 0.0227 2020 160,855 109,430 68,0% 102 134,830 91,725 68,0% 1.0000 N/A 0.0298 2021 154,925 125,620 81.1% 98 124,864 101,245 81.1% 1.0000 N/A 0.0298	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00% 4.00% 4.00% 4.00% 4.00% 4.00%	1.2407 1.1930 1.1471 1.1030 1.0606 1.0198
2011	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00% 4.00% 4.00% 4.00% 4.00%	1.1930 1.1471 1.1030 1.0606 1.0198
2012   188,816   184,045   97.5%   120   216,599   211,125   97.5%	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00% 4.00% 4.00% 4.00%	1.1471 1.1030 1.0606 1.0198 0.9806
2014   179,914   165,428   91.9%   116   190,816   175,452   91.9%	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00% 4.00%	1.0606 1.0198 0.9806
Projected   2016   182,339   59,551   32,7%   113   178,798   58,394   32,7%   1.0000   N/A   0.0219	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970	4.00% 4.00%	1.0198 0.9806
Future Experience 2017 177,316 69,918 39.4% 111 167,185 65,923 39.4% 1.0000 N/A 0.0247 2018 172,047 81,997 47.7% 108 155,978 74,338 47.7% 1.0000 N/A 0.0260 2019 166,555 94,869 57.0% 105 145,191 82,701 57.0% 1.0000 N/A 0.0277 2020 160,855 109,430 68.0% 102 134,830 91,725 68.0% 1.0000 N/A 0.0298 2021 154,925 125,620 81.1% 98 124,864 101,245 81.1% 1.0000 N/A 0.0321	N/A N/A N/A N/A N/A N/A	0.975 0.974 0.972	0.972 0.970		
Experience 2018 172.047 81,997 47.7% 108 155,978 74,338 47.7% 1.0000 N/A 0.0260 2019 166,555 94,869 57.0% 105 145,191 82,701 57.0% 1.0000 N/A 0.0277 2020 160,855 109,430 68.0% 102 134,830 91,725 68.0% 1.0000 N/A 0.0298 2021 154,925 125,620 81.1% 98 124,864 101,245 81.1% 1.0000 N/A 0.0321	N/A N/A N/A N/A N/A	0.974 0.972	0.970	4.00%	
2019     166,555     94,869     57.0%     105     145,191     82,701     57.0%     1.0000     N/A     0.0277       2020     160,855     109,430     68.0%     102     134,830     91,725     68.0%     1.0000     N/A     0.0298       2021     154,925     125,620     81.1%     98     124,864     101,245     81.1%     1.0000     N/A     0.0321	N/A N/A N/A N/A	0.972		4.00%	0.9429 0.9066
2021 154,925 125,620 81.1% 98 124,864 101,245 81.1% 1.0000 N/A 0.0321	N/A N/A N/A	0.970	0.968	4.00%	0.8717
	N/A N/A	0.968	0.966 0.963	4.00% 4.00%	0.8382 0.8060
		0.966	0.960	4.00%	0.7750
2023 142,357 162,445 114.1% 92 106,079 121,048 114.1% 1.0000 N/A 0.0368	N/A	0.963	0.957	4.00%	0.7452
2024 135,732 182,633 134.6% 88 97,252 130,857 134.6% 1.0000 N/A 0.0394 2025 128,907 204,224 158.4% 84 88,809 140,699 158.4% 1.0000 N/A 0.0421	N/A	0.961 0.958	0.953 0.950	4.00% 4.00%	0.7165 0.6889
2026 121,903 226,000 185.4% 80 80,754 149,713 185.4% 1.0000 N/A 0.0456	N/A	0.954	0.946	4.00%	0.6624
2027 114,770 248,761 216.7% 76 73,105 158,453 216.7% 1.0000 N/A 0.0491 2028 107,539 271,227 252.2% 72 65,864 166,118 252.2% 1.0000 N/A 0.0526	N/A N/A	0.951 0.947	0.941 0.937	4.00% 4.00%	0.6370 0.6125
2029 100,255 293,485 292.7% 68 59,604 101,110 202.2% 1.0000 N/A 0.0562	N/A	0.944	0.937	4.00%	0.5889
2030 92,963 315,208 339.1% 64 52,642 178,490 339.1% 1.0000 N/A 0.0610	N/A	0.939	0.927	4.00%	0.5663
2031 85,711 334,067 389.8% 60 46,668 181,894 389.8% 1.0000 N/A 0.0659 2032 78,559 349,688 445.1% 56 41,129 183,076 445.1% 1.0000 N/A 0.0697	N/A N/A	0.934 0.930	0.922 0.917	4.00% 4.00%	0.5445 0.5235
2033 71,570 363,217 507.5% 52 36,029 182,845 507.5% 1.0000 N/A 0.0749	N/A	0.925	0.911	4.00%	0.5034
2034 64,782 373,615 576.7% 47 31,357 180,845 576.7% 1.0000 N/A 0.0797 2035 58,243 381,375 654.8% 43 27,108 177,501 654.8% 1.0000 N/A 0.0868	N/A N/A	0.920 0.913	0.905 0.899	4.00% 4.00%	0.4840 0.4654
2035   58,243 381,375 654.8% 43 27,108 177,501 654.8% 1.0000 N/A 0.0868 2036 51,994 384,033 738.6% 39 23,269 171,864 738.6% 1.0000 N/A 0.0911	N/A	0.913	0.893	4.00%	0.4475
2037 46,078 382,678 830.5% 36 19,828 164,671 830.5% 1.0000 N/A 0.0977	N/A	0.902	0.886	4.00%	0.4303
2038   40,524 377,546 931.7% 32   16,767 156,214 931.7%   1.0000 N/A 0.1037 2039   35,363 369,361 1.044.5% 28   14,069 146,949 1.044.5%   1.0000 N/A 0.1101	N/A N/A	0.896 0.890	0.879 0.873	4.00% 4.00%	0.4138 0.3978
2040 30,605 356,341 1,164.3% 25 11,708 136,317 1,164.3% 1.0000 N/A 0.1146	N/A	0.885	0.865	4.00%	0.3825
2041 26,276 341,752 1,300,6% 22 9,665 125,708 1,300,6% 1,0000 N/A 0,1250	N/A	0.875	0.859	4.00%	0.3678
2042 22,360 323,488 1,446.7% 19 7,908 114,413 1,446.7% 1.0000 N/A 0.1292 2043 18.859 302,638 1,604.7% 17 6,414 102,922 1,604.7% 1.0000 N/A 0.1364	N/A N/A	0.871 0.864	0.851 0.843	4.00% 4.00%	0.3537 0.3401
2044 15,758 280,614 1,780.8% 14 5,153 91,761 1,780.8% 1.0000 N/A 0.1446	N/A	0.855	0.836	4.00%	0.3270
2045 13,035 257,033 1,971.9% 12 4,099 80,818 1,971.9% 1.0000 N/A 0.1506 2046 10,674 232,814 2,181.1% 10 3,227 70,387 2,181.1% 1.0000 N/A 0.1624	N/A N/A	0.849 0.838	0.827 0.819	4.00% 4.00%	0.3144 0.3023
2047 8,643 208,243 2,409,2% 8 2,513 60,537 2,409,2% 1.0000 N/A 0.1650	N/A	0.835	0.810	4.00%	0.2907
2048 6,923 184,186 2,660.3% 7 1,935 51,484 2,660.3% 1.0000 N/A 0.1762	N/A	0.824	0.801	4.00%	0.2795
2049 5,485 160,546 2,927.0% 6 1,474 43,150 2,927.0% 1.0000 N/A 0.1821 2050 4,284 138,441 3,231.7% 5 1,107 35,778 3,231.7% 1.0000 N/A 0.1926	N/A N/A	0.818 0.807	0.792 0.781	4.00% 4.00%	0.2688 0.2584
2051 3,307 117,684 3,558.9% 4 822 29,244 3,558.9% 1.0000 N/A 0.2013	N/A	0.799	0.772	4.00%	0.2485
2052 2,521 98,613 3,911.6% 3 602 23,562 3,911.6% 1.0000 N/A 0.2110 2053 1,892 81,523 4,308.9% 2 435 18,730 4,308.9% 1.0000 N/A 0.2326	N/A N/A	0.789 0.767	0.762 0.750	4.00% 4.00%	0.2389 0.2297
2053 1,892 81,323 4,308.9% 2 435 18,730 4,308.9% 1.0000 N/A 0.2326 2054 1,400 66,481 4,750.0% 2 309 14,686 4,750.0% 1.0000 N/A 0.2308	N/A N/A	0.767	0.750	4.00%	0.2297
2055 1,017 53,178 5,229.5% 1 216 11,296 5,229.5% 1.0000 N/A 0.2588	N/A	0.741	0.727	4.00%	0.2124
2056 732 42,180 5,761.5% 1 150 8,615 5,761.5% 1.0000 N/A 0.2460 2057 517 32,885 6,361.6% 1 102 6,458 6,361.6% 1.0000 N/A 0.2737	N/A N/A	0.754 0.726	0.720 0.706	4.00% 4.00%	0.2042 0.1964
2058 357 24,950 6,996.0% 0 67 4,711 6,996.0% 1.0000 N/A N/A	N/A	N/A	N/A	4.00%	0.1888
2059	N/A	N/A N/A	N/A N/A	4.00%	0.1816
2060	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1746 0.1679
2062 68 5,777 8,486.3% 0 11 932 8,486.3% 1.0000 N/A N/A	N/A	N/A	N/A	4.00%	0.1614
2063 40 3,367 8,426.9% 0 6 523 8,426.9% 1.0000 N/A N/A 2064 23 1,772 7,679.8% 0 3 264 7,679.8% 1.0000 N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1552 0.1492
2065 13 884 6,974.0% 0 2 127 6,974.0% 1.0000 N/A N/A	N/A	N/A	N/A	4.00%	0.1435
2066 6 214 3,335.7% - 1 30 3,335.7% 1.0000 N/A N/A	N/A	N/A	N/A	4.00%	0.1380
2067   2 176 10,538.5% - 0 23 10,538.5%   1.0000 N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1327 0.1276
2069 N/A N/A 1.0000 N/A N/A	N/A	N/A	N/A	4.00%	0.1227
2070 N/A N/A 1.0000 N/A N/A 2071 N/A N/A 1.0000 N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1179 0.1134
2071 N/A N/A 1.0000 N/A N/A 2072 N/A N/A 1.0000 N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00%	0.1134
2073 N/A N/A 1.0000 N/A N/A	N/A	N/A	N/A	4.00%	0.1049
2074 N/A N/A 1.0000 N/A N/A 2075 N/A N/A 1.0000 N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1008 0.0969
2076-2096 N/A N/A 1.0000 N/A N/A	N/A	N/A	N/A	4.00%	0.0932
Past 1,611,296 396,063 24.6% 1,121 1,922,622 434,090 22.6%					
Future 2,815,362 9,260,642 328.9% 1,910 1,959,919 4,389,050 223.9% Lifetime 4,426,658 9,656,705 218.1% 3,031 3,882,541 4,823,140 124.2%					
1, 120,000 0,000,100 £10.170 0,001 0,002,071 7,020,190 124.270					

Note:
- The projections are based on the assumptions derived using experience data through June 30, 2015
- Includes certificate forms GCLTCAARP-06-FC issued under group policy G.LTC.1697

# Attachment 1 Metropolitan Life Insurance Company Pennsylvania Specific Experience Projections With 23.12% Future Increase Group Policy Form: G.LTC.1697

				Loss Ra	atio Demon	stration			Factors	Derived from F	Projected Valu	es for Illust	rative Purposes	Only	Interest Rat	e Factors
		W	/ithout Interest				With Interest					Persist	tency Factors			
	N-1	Earned	Incurred	Loss	Life	Earned	Incurred	Loss	Premium Rate Increase	Benefit	Policy Lapse &	Shock	Policy	Premium	Calendar Year Effective	Mid-Ye Disc/Acc
istorical	1997	Premium	Claims	Ratio N/A	Years	Premium	Claims	Ratio N/A	Factor	Downgrade	Mortality	Lapse	Persistency	Persistency	Int Rate 4.00%	Facto 2.0
xperience	1998	_	-	N/A	-	-	-	N/A							4.00%	1.9
	1999	-	-	N/A	-	-	-	N/A							4.00%	1.9
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.8
	2001 2002	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.7
	2002	_		N/A	-		-	N/A							4.00%	1.6
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.5
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.5
	2006	681	-	0.0%	4	988	-	0.0%							4.00%	1.4
	2007	104,731 204,636	-	0.0%	131 137	146,170 274,620	-	0.0%							4.00% 4.00%	1.3
	2009	195,794		0.0%	130	252,649	-	0.0%							4.00%	1.2
	2010	190,012	-	0.0%	126	235,757	-	0.0%							4.00%	1.2
	2011	188,980	-	0.0%	124	225,458	-	0.0%							4.00%	1.19
	2012	188,816	184,045	97.5%	120	216,599	211,125	97.5%							4.00%	1.14
	2013 2014	177,247 179,914	165 400	0.0% 91.9%	117 116	195,507 190,816	175 450	0.0% 91.9%							4.00% 4.00%	1.10
	2014	180,485	165,428 46,590	25.8%	116	184,059	175,452 47,513	25.8%							4.00%	1.0
rojected	2016	182,339	59,551	32.7%	113	178,798	58,394	32.7%	1.0000	1.0000	0.0219	1.0000	0.978	N/A	4.00%	0.9
uture	2017	177,316	69,918	39.4%	111	167,185	65,923	39.4%	1.0000	1.0000	0.0247	1.0000	0.975	0.972	4.00%	0.9
perience	2018	179,993	81,376	45.2%	107	163,182	73,775	45.2%	1.0542	0.9984	0.0318	0.9940	0.968	0.970	4.00%	0.9
	2019	186,297	93,544	50.2%	104	162,401	81,546	50.2%	1.1344	0.9970	0.0327	0.9890	0.967	0.968	4.00%	0.0
	2020 2021	192,042	107,902	56.2% 66.0%	101 97	160,971 151 314	90,444 99,831	56.2% 66.0%	1.2108 1.2290	0.9970 0.9970	0.0298 0.0321	0.9890 0.9890	0.970 0.968	0.966 0.963	4.00% 4.00%	3.0 3.0
	2021	187,742 180,593	123,865 141,239	78.2%	97	151,314 139,954	109,456	78.2%	1.2290	0.9970	0.0321	0.9890	0.968	0.963	4.00%	0.8
	2022	172,822	160,176	92.7%	91	128,780	119,357	92.7%	1.2312	0.9970	0.0341	0.9890	0.963	0.957	4.00%	0.
	2024	164,779	180,082	109.3%	87	118,064	129,029	109.3%	1.2312	0.9970	0.0394	0.9890	0.961	0.953	4.00%	0.
	2025	156,493	201,372	128.7%	83	107,815	138,734	128.7%	1.2312	0.9970	0.0421	0.9890	0.958	0.950	4.00%	0.
	2026	147,991	222,843	150.6%	80	98,036	147,621	150.6%	1.2312	0.9970	0.0456	0.9890	0.954	0.946	4.00%	0.
	2027	139,331	245,287	176.0%	76	88,749	156,240	176.0%	1.2312	0.9970	0.0491	0.9890	0.951	0.941	4.00%	0.0
	2028	130,553	267,439	204.9%	72	79,960	163,798	204.9%	1.2312	0.9970	0.0526	0.9890	0.947	0.937	4.00%	0.0
	2029 2030	121,710 112,858	289,386 310,806	237.8% 275.4%	68 63	71,677 63,907	170,423 175,997	237.8% 275.4%	1.2312 1.2312	0.9970 0.9970	0.0562 0.0610	0.9890 0.9890	0.944 0.939	0.932 0.927	4.00% 4.00%	0.9
	2030	104,054	329,401	316.6%	59	56,655	179,353	316.6%	1.2312	0.9970	0.0659	0.9890	0.934	0.922	4.00%	0.
	2032	95,371	344,804	361.5%	55	49,931	180,519	361.5%	1.2312	0.9970	0.0697	0.9890	0.930	0.917	4.00%	0.
	2033	86,887	358,144	412.2%	51	43,739	180,291	412.2%	1.2312	0.9970	0.0749	0.9890	0.925	0.911	4.00%	0.5
	2034	78,646	368,397	468.4%	47	38,068	178,319	468.4%	1.2312	0.9970	0.0797	0.9890	0.920	0.905	4.00%	0.4
	2035	70,708	376,048	531.8%	43	32,909	175,022	531.8%	1.2312	0.9970	0.0868	0.9890	0.913	0.899	4.00%	0.4
	2036	63,121	378,669	599.9%	39	28,248	169,463	599.9%	1.2312	0.9970	0.0911	0.9890	0.909	0.893	4.00%	0.4
	2037 2038	55,939 49,196	377,333 372,272	674.5% 756.7%	35 32	24,071 20,355	162,371 154,032	674.5% 756.7%	1.2312 1.2312	0.9970 0.9970	0.0977 0.1037	0.9890 0.9890	0.902 0.896	0.886 0.879	4.00% 4.00%	0.4 0.4
	2039	42,930	364,202	848.4%	28	17,080	144,897	848.4%	1.2312	0.9970	0.1101	0.9890	0.890	0.873	4.00%	0.3
	2040	37,154	351,364	945.7%	25	14,213	134,413	945.7%	1.2312	0.9970	0.1146	0.9890	0.885	0.865	4.00%	0.3
	2041	31,899	336,979	1,056.4%	22	11,734	123,952	1,056.4%	1.2312	0.9970	0.1250	0.9890	0.875	0.859	4.00%	0.3
	2042	27,145	318,969	1,175.0%	19	9,601	112,815	1,175.0%	1.2312	0.9970	0.1292	0.9890	0.871	0.851	4.00%	0.3
	2043	22,895	298,411	1,303.4%	16	7,786	101,484	1,303.4%	1.2312	0.9970	0.1364	0.9890	0.864	0.843	4.00%	0.:
	2044	19,131	276,695	1,446.4%	14	6,256	90,480	1,446.4%	1.2312	0.9970	0.1446	0.9890	0.855	0.836	4.00%	0.
	2045 2046	15,825 12,958	253,443 229,562	1,601.6% 1,771.6%	12 10	4,976 3,918	79,689 69,404	1,601.6% 1,771.6%	1.2312 1.2312	0.9970 0.9970	0.1506 0.1624	0.9890 0.9890	0.849 0.838	0.827 0.819	4.00% 4.00%	0.3
	2047	10,493	205,334	1,956.8%	8	3,050	59,691	1,956.8%	1.2312	0.9970	0.1650	0.9890	0.835	0.810	4.00%	0.1
	2048	8,405	181,613	2,160.8%	7	2,349	50,765	2,160.8%	1.2312	0.9970	0.1762	0.9890	0.824	0.801	4.00%	0.3
	2049	6,659	158,303	2,377.4%	6	1,790	42,547	2,377.4%	1.2312	0.9970	0.1821	0.9890	0.818	0.792	4.00%	0.
	2050	5,201	136,508	2,624.8%	5	1,344	35,278	2,624.8%	1.2312	0.9970	0.1926	0.9890	0.807	0.781	4.00%	0.
	2051	4,014	116,040	2,890.6%	4	998	28,835	2,890.6%	1.2312	0.9970	0.2013	0.9890	0.799	0.772	4.00%	0.
	2052 2053	3,061 2,297	97,236 80,384	3,177.0% 3,499.8%	3	731 528	23,233 18,468	3,177.0% 3,499.8%	1.2312 1.2312	0.9970 0.9970	0.2110 0.2326	0.9890 0.9890	0.789 0.767	0.762 0.750	4.00% 4.00%	0. 0.
	2053	1,699	65,552	3,499.8%	2	375	14,481	3,858.0%	1.2312	0.9970	0.2326	0.9890	0.767	0.750	4.00%	0.
	2055	1,234	52,435	4,247.5%	1	262	11,138	4,247.5%	1.2312	0.9970	0.2588	0.9890	0.741	0.727	4.00%	0.
	2056	889	41,590	4,679.6%	1	182	8,495	4,679.6%	1.2312	0.9970	0.2460	0.9890	0.754	0.720	4.00%	0.
	2057	628	32,426	5,167.0%	1	123	6,368	5,167.0%	1.2312	0.9970	0.2737	0.9890	0.726	0.706	4.00%	0.
	2058	433	24,601	5,682.3%	0	82	4,646	5,682.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.
	2059 2060	297 201	18,212 13,017	6,122.3% 6,481.9%	0	54 35	3,307 2,273	6,122.3% 6,481.9%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.00% 4.00%	0. 0.
	2060	131	8,878	6,754.7%	0	22	1,490	6,754.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.
	2062	83	5,696	6,892.7%	0	13	919	6,892.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.
	2063	48	3,320	6,844.4%	0	8	515	6,844.4%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.
	2064	28	1,747	6,237.7%	0	4	261	6,237.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.
	2065	15	871	5,664.4%	0	2	125	5,664.4%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.
	2066	8	211	2,709.3% 8,559.5%	-	1 0	29	2,709.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.
	2067 2068	2	174	8,559.5% N/A	-	U	23	8,559.5% N/A	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.00% 4.00%	0. 0.
	2068	_	-	N/A N/A	-	_	-	N/A N/A	1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.00%	0.
	2070	_	-	N/A	-	_	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.
	2071	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.
	2072	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.
	2073	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.
	2074	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.
	2075	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A N/A	N/A N/A	4.00%	0.
	2076-2096	_		N/A				N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.0
	Past	1,611,296	396,063	24.6%	1,121	1,922,622	434,090	22.6%								
	Future	3,292,545	9,133,631	277.4%	1,892	2,262,285	4,329,960	191.4%	l							

- Note:
   The projections are based on the assumptions derived using experience data through June 30, 2015
   Includes certificate forms GCLTCAARP-06-FC issued under group policy G.LTC.1697
   The current requested increase of 23.12% is assumed to be implemented over three phases with the 1st phase starting January 2018; 2nd phase starting April 2019; and 3rd phase starting July 2020

## Attachment 2 Metropolitan Life Insurance Company Nationwide Written Premium and Paid Claims Experience Projections With No Future Increase Group Policy Form: G.LTC.1697

	Group Policy Form: G.L.IC.1897															
			Attabassa badassa ad	Loss R	atio Demonst	tration	Miles between		Fact	ors Derived fr	om Projected Value			Only	Interest Rat	
	Calendar	Written	Without Interest Paid	Loss	Life	Written	With Interest Paid	Loss	Premium Rate Increase	Benefit	Policy	Persistency Policy	Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1997 1998		:	N/A N/A			:	N/A N/A							4.00% 4.00%	2.0659 1.9865
	1999			N/A		-		N/A							4.00%	1.9101
	2000	-		N/A	-	-	-	N/A							4.00%	1.8366
	2001			N/A N/A		-		N/A N/A							4.00% 4.00%	1.7660 1.6980
	2002			N/A				N/A							4.00%	1.6327
	2004			N/A		-	-	N/A							4.00%	1.5699
Historical Experience	2005 2006	- 55 633		N/A 0.0%	268	80.751		N/A 0.0%							4.00% 4.00%	1.5096 1.4515
LAPERIORICO	2007	2,716,668		0.0%	3,030	3,791,578		0.0%							4.00%	1.3957
	2008	5,202,420		0.0%	3,163	6,981,608	-	0.0%							4.00%	1.3420
	2009 2010	5,074,705 4,931,619	152,060 380,235	3.0% 7.7%	3,092 3,000	6,548,284 6,118,894	196,215 471,775	3.0% 7.7%							4.00% 4.00%	1.2904 1.2407
	2010	4,855,669	332,256	6.8%	2,949	5,792,941	396,390	6.8%							4.00%	1.1930
	2012	4,785,036	277,329	5.8%	2,887	5,489,109	318,135	5.8%							4.00%	1.1471
	2013 2014	4,735,875 4,692,251	335,778 383,153	7.1% 8.2%	2,842 2,808	5,223,764 4,976,583	370,370 406,371	7.1% 8.2%							4.00% 4.00%	1.1030 1.0606
	2015	4,651,126	59,848	1.3%	2,765	4,743,236	61,033	1.3%							4.00%	1.0198
Projected	2016	4,495,945	251,364	5.6%	2,697	4,408,637	246,483	5.6%	1.0000	N/A	0.0246	N/A	0.975	0.967	4.00%	0.9806
Future Experience	2017 2018	4,283,621 4,101,341	834,972 1.403.663	19.5% 34.2%	2,625 2,549	4,038,880 3,718,283	787,267 1,272,563	19.5% 34.2%	1.0000	N/A N/A	0.0268 0.0288	N/A N/A	0.973 0.971	0.953	4.00% 4.00%	0.9429 0.9066
-xperierice	2019	3,936,419	1,923,461	48.9%	2,549	3,431,505	1,676,744	48.9%	1.0000	N/A N/A	0.0288	N/A N/A	0.971	0.957	4.00%	0.8717
	2020	3,773,594	2,390,237	63.3%	2,390	3,163,043	2,003,508	63.3%	1.0000	N/A	0.0326	N/A	0.967	0.959	4.00%	0.8382
	2021 2022	3,606,702 3,435,890	2,806,961 3,219,643	77.8% 93.7%	2,307 2,222	2,906,879 2,662,702	2,262,314 2,495,118	77.8% 93.7%	1.0000 1.0000	N/A N/A	0.0348 0.0371	N/A N/A	0.965 0.963	0.956 0.953	4.00% 4.00%	0.8060 0.7750
	2022	3,435,890	3,647,729	111.8%	2,222	2,430,330	2,495,118	111.8%	1.0000	N/A N/A	0.0371	N/A N/A	0.963	0.953	4.00%	0.7750
	2024	3,084,023	4,096,369	132.8%	2,043	2,209,704	2,935,051	132.8%	1.0000	N/A	0.0424	N/A	0.958	0.946	4.00%	0.7165
	2025 2026	2,904,344 2,723,203	4,562,982 5,045,068	157.1% 185.3%	1,950 1,856	2,000,927 1,803,973	3,143,634 3,342,081	157.1% 185.3%	1.0000 1.0000	N/A N/A	0.0454 0.0485	N/A N/A	0.955 0.952	0.942 0.938	4.00% 4.00%	0.6889 0.6624
	2026	2,723,203	5,045,068	217.7%	1,760	1,803,973	3,342,081	217.7%	1.0000	N/A N/A	0.0485	N/A N/A	0.952	0.938	4.00%	0.6624
	2028	2,361,012	6,018,155	254.9%	1,662	1,446,044	3,685,926	254.9%	1.0000	N/A	0.0555	N/A	0.945	0.929	4.00%	0.6125
	2029 2030	2,182,105	6,490,931	297.5%	1,563 1,464	1,285,067	3,822,583 3,932,883	297.5%	1.0000	N/A	0.0593	N/A	0.941	0.924	4.00% 4.00%	0.5889 0.5663
	2030	2,006,120 1.834.154	6,945,356 7,370,458	346.2% 401.8%	1,464	1,135,987 998.663	4,013,079	346.2% 401.8%	1.0000	N/A N/A	0.0634 0.0675	N/A N/A	0.937	0.919 0.914	4.00%	0.5663
	2032	1,667,329	7,751,903	464.9%	1,267	872,914	4,058,432	464.9%	1.0000	N/A	0.0723	N/A	0.928	0.909	4.00%	0.5235
	2033	1,506,560	8,082,696	536.5%	1,170	758,408	4,068,860	536.5%	1.0000	N/A	0.0767	N/A	0.923	0.904	4.00%	0.5034
	2034 2035	1,352,852 1,206,957	8,356,863 8,564,873	617.7% 709.6%	1,074 981	654,837 561,748	4,045,074 3,986,308	617.7% 709.6%	1.0000 1.0000	N/A N/A	0.0817 0.0869	N/A N/A	0.918 0.913	0.898 0.892	4.00% 4.00%	0.4840 0.4654
	2036	1,069,801	8,697,297	813.0%	891	478,762	3,892,251	813.0%	1.0000	N/A	0.0919	N/A	0.908	0.886	4.00%	0.4475
	2037	941,816	8,749,301	929.0%	803	405,275	3,764,927	929.0%	1.0000	N/A	0.0978	N/A	0.902	0.880	4.00%	0.4303
	2038 2039	823,311 714,522	8,719,614 8,611,119	1059.1% 1205.2%	720 642	340,654 284,271	3,607,839 3,425,911	1059.1% 1205.2%	1.0000	N/A N/A	0.1035 0.1089	N/A N/A	0.897 0.891	0.874 0.868	4.00% 4.00%	0.4138 0.3978
	2040	615,470	8,426,137	1369.1%	568	235,445	3,223,382	1369.1%	1.0000	N/A	0.1153	N/A	0.885	0.861	4.00%	0.3825
	2041	526,055	8,169,148	1552.9%	499	193,500	3,004,876	1552.9%	1.0000	N/A	0.1214	N/A	0.879	0.855	4.00%	0.3678
	2042 2043	445,989 375.061	7,845,525 7,462,471	1759.1% 1989.7%	435 377	157,739 127,551	2,774,844 2,537,849	1759.1% 1989.7%	1.0000	N/A N/A	0.1282 0.1345	N/A N/A	0.872	0.848 0.841	4.00% 4.00%	0.3537 0.3401
	2043	312,800	7,030,593	2247.6%	324	102,286	2,299,015	2247.6%	1.0000	N/A	0.1408	N/A	0.859	0.834	4.00%	0.3270
	2045	258,565	6,559,850	2537.0%	276	81,299	2,062,578	2537.0%	1.0000	N/A	0.1478	N/A	0.852	0.827	4.00%	0.3144
	2046 2047	211,835 171,846	6,061,619 5,547,502	2861.5% 3228.2%	233 195	64,044 49,956	1,832,617 1,612,677	2861.5% 3228.2%	1.0000 1.0000	N/A N/A	0.1550 0.1615	N/A N/A	0.845 0.838	0.819 0.811	4.00% 4.00%	0.3023 0.2907
	2047	137,983	5,026,968	3643.2%	162	38,569	1,405,150	3643.2%	1.0000	N/A	0.1694	N/A	0.831	0.803	4.00%	0.2795
	2049	109,679	4,509,274	4111.3%	134	29,479	1,211,964	4111.3%	1.0000	N/A	0.1766	N/A	0.823	0.795	4.00%	0.2688
	2050 2051	86,271 67,167	4,001,427 3,515,968	4638.2% 5234.6%	109 88	22,295 16.691	1,034,105 873,698	4638.2% 5234.6%	1.0000 1.0000	N/A N/A	0.1843 0.1941	N/A N/A	0.816 0.806	0.787 0.779	4.00% 4.00%	0.2584 0.2485
	2051	51,680	3,048,445	5898.7%	70	12,348	728,386	5898.7%	1.0000	N/A	0.2005	N/A	0.799	0.769	4.00%	0.2389
	2053	39,330	2,611,147	6639.1%	56	9,036	599,903	6639.1%	1.0000	N/A	0.2095	N/A	0.790	0.761	4.00%	0.2297
	2054 2055	29,608 21,977	2,219,666 1,865,366	7496.9% 8487.9%	43 34	6,541 4,668	490,348 396,230	7496.9% 8487.9%	1.0000	N/A N/A	0.2173 0.2256	N/A N/A	0.783	0.753 0.742	4.00% 4.00%	0.2209
	2056	16,077	1,547,420	9625.0%	26	3,284	316,051	9625.0%	1.0000	N/A	0.2366	N/A	0.763	0.732	4.00%	0.2042
	2057	11,560	1,261,237	10910.8%	19	2,270	247,693	10910.8%	1.0000	N/A	0.2496	N/A	0.750	0.719	4.00%	0.1964
	2058 2059	8,212 5,752	1,009,714 802,534	12295.7% 13951.8%	14 11	1,551 1,044	190,670 145,718	12295.7% 13951.8%	1.0000 1.0000	N/A N/A	0.2574 0.2648	N/A N/A	0.743 0.735	0.710 0.700	4.00% 4.00%	0.1888 0.1816
	2059	3,966	624,035	15733.4%	7	1,044		15733.4%	1.0000	N/A N/A	0.2648	N/A N/A	0.735	0.700	4.00%	0.1816
	2061	2,697	480,537	17817.5%	5	453	80,670	17817.5%	1.0000	N/A	0.2867	N/A	0.713	0.680	4.00%	0.1679
	2062 2063	1,791 1,180	363,449 268,240	20297.4% 22732.6%	4 3	289 183	58,667 41,633	20297.4% 22732.6%	1.0000 1.0000	N/A N/A	0.2935 0.2831	N/A N/A	0.707 0.717	0.664 0.659	4.00% 4.00%	0.1614 0.1552
	2063	764	195,197	25557.1%	2	114	29,131	25557.1%	1.0000	N/A N/A	0.2831	N/A N/A	0.717	0.659	4.00%	0.1552
	2065	489	141,105	28858.2%	1	70	20,248	28858.2%	1.0000	N/A	0.3679	N/A	0.632	0.640	4.00%	0.1435
	2066 2067	308 198	96,019 60,444	31190.1% 30570.5%	1	42 26	13,249 8.019	31190.1% 30570.5%	1.0000	N/A N/A	0.3770 N/A	N/A N/A	0.623 N/A	0.630 N/A	4.00% 4.00%	0.1380 0.1327
	2067	198 135	60,444 41,790	30570.5%	1 0	26 17	8,019 5,331	30570.5%	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00%	0.1327
	2069	93	31,246	33720.9%	0	11	3,833	33720.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1227
	2070	64	22,979	35899.0%	0	8	2,710	35899.0%	1.0000	N/A	N/A N/A	N/A	N/A	N/A	4.00%	0.1179
	2071 2072	44 30	15,384 11.441	35020.0% 37947.5%	0	5 3	1,745 1,248	35020.0% 37947.5%	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1134 0.1090
	2073	21	8,612	41826.2%	0	2	903	41826.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1049
	2074	13	6,563	49275.3%	0	1	662	49275.3%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1008
	2075	8 12	4,635 6,627	56392.8% 54999.3%	0	1	449 618	56392.8% 54999.3%	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00%	0.0969 0.0932
						·		- 10001010	1.0000		1875				4.50%	0.0002
	Past	41,701,002 63,329,576	1,920,658 220,974,470	4.6% 348.9%	26,804 44,301	49,746,749 44,778,017	2,220,288 100,077,224	4.5% 223.5%			-					
	Future Lifetime	105,030,578	220,974,470	348.9% 212.2%	44,301 71.105	44,778,017 94,524,766	100,077,224	223.5% 108.2%								
		,,070	,,,120	/ 0	,	,,,,,,,,,	, ,	/0								

Lifetime 105,030,578 222,895,128 212.2% 71,105 |
Note:

- The projections are based on the assumptions derived using experience data through June 30, 2015
- Includes certificate forms GCLTCAARP-06-FC issued under group policy G.LTC.1897

### Attachment 2 Metropolitan Life Insurance Company Nationwide Written Premium and Paid Claims Experience Projections With 23.12% Future Increase Group Policy Form: G.LTC.1697

	Group Policy Form: GLTC.1697															
				Loss R	atio Demonst	tration				ors Derived f	rom Projected Value			nly	Interest Ra	
	Calendar	Written	/ithout Interest Paid	Loss	Life	Written	With Interest Paid	Loss	Premium Rate Increase	Benefit	Policy	Persistency I Policy	Factors Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1997 1998		:	N/A N/A				N/A N/A							4.00% 4.00%	2.0659 1.9865
	1999			N/A		-		N/A							4.00%	1.9101
	2000	-		N/A N/A	-	-		N/A N/A							4.00%	1.8366
	2001		:	N/A N/A		-	- :	N/A N/A							4.00%	1.7660
	2003			N/A		-		N/A							4.00%	1.6327
Historical	2004	-		N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.5699
Experience	2005	55,633		0.0%	268	80,751		0.0%							4.00%	1.4515
·	2007	2,716,668	-	0.0%	3,030	3,791,578	-	0.0%							4.00%	1.3957
	2008 2009	5,202,420 5,074,705	152,060	0.0% 3.0%	3,163 3,092	6,981,608 6,548,284	196.215	0.0% 3.0%							4.00% 4.00%	1.342
	2010	4,931,619	380,235	7.7%	3,000	6,118,894	471,775	7.7%							4.00%	1.240
	2011	4,855,669	332,256	6.8%	2,949	5,792,941	396,390	6.8%							4.00%	1.193
	2012 2013	4,785,036 4,735,875	277,329 335,778	5.8% 7.1%	2,887 2.842	5,489,109 5,223,764	318,135 370.370	5.8% 7.1%							4.00% 4.00%	1.147
	2014	4,692,251	383,153	8.2%	2,808	4,976,583	406,371	8.2%							4.00%	1.060
Projected	2015 2016	4,651,126 4,495,945	59,848 251,364	1.3%	2,765 2,697	4,743,236 4,408,637	61,033 246,483	1.3%	1.0000	1.0000	0.0246	1.0000	0.975	0.967	4.00%	1.019
Future	2016	4,283,621	834,972	19.5%	2,625	4,038,880	787,267	19.5%	1.0000	1.0000	0.0248	1.0000	0.973	0.953	4.00%	0.942
Experience	2018	4,290,752	1,393,032	32.5%	2,534	3,890,004	1,262,925	32.5%	1.0542	0.9984	0.0346	0.9940	0.965	0.957	4.00%	0.906
	2019 2020	4,403,008 4,505,230	1,896,596 2,356,853	43.1% 52.3%	2,444 2,364	3,838,246 3,776,304	1,653,325 1,975,525	43.1% 52.3%	1.1344 1.2108	0.9970 0.9970	0.0356 0.0326	0.9890 0.9890	0.964 0.967	0.960 0.959	4.00% 4.00%	0.871
	2021	4,370,697	2,767,756	63.3%	2,282	3,522,632	2,230,717	63.3%	1.2290	0.9970	0.0348	0.9890	0.965	0.956	4.00%	0.806
	2022	4,171,184	3,174,674	76.1%	2,197	3,232,531	2,460,268	76.1%	1.2312	0.9970	0.0371	0.9890	0.963	0.953	4.00%	0.775
	2023 2024	3,959,455 3,744,015	3,596,782 4.039,155	90.8% 107.9%	2,110 2.020	2,950,430 2,682,590	2,680,180 2,894.057	90.8% 107.9%	1.2312 1.2312	0.9970	0.0397 0.0424	0.9890	0.960 0.958	0.949 0.946	4.00% 4.00%	0.745
	2025	3,525,884	4,499,251	127.6%	1,929	2,429,133	3,099,727	127.6%	1.2312	0.9970	0.0454	0.9890	0.955	0.942	4.00%	0.688
	2026 2027	3,305,979 3,085,684	4,974,603 5,455,858	150.5% 176.8%	1,835 1,740	2,190,030 1,965,478	3,295,402 3,475,199	150.5% 176.8%	1.2312	0.9970	0.0485 0.0518	0.9890	0.952	0.938	4.00% 4.00%	0.662
	2027	2.866.278	5,455,858	207.0%	1,740	1,965,478	3,475,199	207.0%	1.2312	0.9970	0.0518	0.9890	0.948	0.933	4.00%	0.637
	2029	2,649,084	6,400,272	241.6%	1,546	1,560,076	3,769,193	241.6%	1.2312	0.9970	0.0593	0.9890	0.941	0.924	4.00%	0.588
	2030	2,435,437	6,848,350 7,267,515	281.2% 326.4%	1,448 1,350	1,379,093	3,877,953 3,957.028	281.2% 326.4%	1.2312 1.2312	0.9970	0.0634 0.0675	0.9890	0.937	0.919	4.00% 4.00%	0.566
	2032	2,024,144	7,643,632	377.6%	1,253	1,059,721	4,001,748	377.6%	1.2312	0.9970	0.073	0.9890	0.928	0.909	4.00%	0.523
	2033	1,828,970	7,969,805	435.8%	1,157	920,711	4,012,031	435.8%	1.2312	0.9970	0.0767	0.9890	0.923	0.904	4.00%	0.5034
	2034 2035	1,642,367 1,465,250	8,240,143 8,445,248	501.7% 576.4%	1,062 970	794,975 681,964	3,988,577 3,930,631	501.7% 576.4%	1.2312 1.2312	0.9970 0.9970	0.0817 0.0869	0.9890 0.9890	0.918 0.913	0.898 0.892	4.00% 4.00%	0.4840
	2036	1,298,743	8,575,822	660.3%	881	581,219	3,837,888	660.3%	1.2312	0.9970	0.0919	0.9890	0.908	0.886	4.00%	0.4475
	2037 2038	1,143,368 999.503	8,627,099	754.5% 860.2%	795 712	492,005 413.556	3,712,342	754.5% 860.2%	1.2312	0.9970	0.0978	0.9890	0.902 0.897	0.880	4.00% 4.00%	0.4303
	2038	999,503 867.432	8,597,828 8,490,847	978.8%	635	413,556 345,106	3,557,448 3,378,062	978.8%	1.2312 1.2312	0.9970	0.1035 0.1089	0.9890	0.897	0.874 0.868	4.00%	0.4138
	2040	747,183	8,308,450	1112.0%	562	285,832	3,178,361	1112.0%	1.2312	0.9970	0.1153	0.9890	0.885	0.861	4.00%	0.382
	2041 2042	638,633 541,432	8,055,049 7,735,947	1261.3% 1428.8%	494 430	234,910 191,496	2,962,907 2,736,087	1261.3% 1428.8%	1.2312 1.2312	0.9970	0.1214 0.1282	0.9890	0.879 0.872	0.855 0.848	4.00% 4.00%	0.367
	2042	455,326	7,358,242	1616.0%	372	154,848	2,502,403	1616.0%	1.2312	0.9970	0.1345	0.9890	0.866	0.841	4.00%	0.333
	2044	379,740	6,932,397	1825.6%	320	124,176	2,266,905	1825.6%	1.2312	0.9970	0.1408	0.9890	0.859	0.834	4.00%	0.327
	2045 2046	313,899 257,169	6,468,228 5,976,956	2060.6% 2324.1%	273 230	98,697 77,750	2,033,770 1,807,021	2060.6% 2324.1%	1.2312 1.2312	0.9970 0.9970	0.1478 0.1550	0.9890 0.9890	0.852 0.845	0.827 0.819	4.00% 4.00%	0.314
	2047	208,622	5,470,020	2622.0%	193	60,647	1,590,152	2622.0%	1.2312	0.9970	0.1615	0.9890	0.838	0.811	4.00%	0.290
	2048 2049	167,512 133,151	4,956,756 4,446,293	2959.1% 3339.3%	160 132	46,823 35,787	1,385,524 1,195,037	2959.1% 3339.3%	1.2312 1.2312	0.9970	0.1694 0.1766	0.9890	0.831 0.823	0.803 0.795	4.00% 4.00%	0.279
	2049	104,733	3,945,539	3767.2%	108	27,067	1,195,037	3767.2%	1.2312	0.9970	0.1766	0.9890	0.823	0.795	4.00%	0.258
	2051	81,541	3,466,860	4251.7%	87	20,263	861,495	4251.7%	1.2312	0.9970	0.1941	0.9890	0.806	0.779	4.00%	0.248
	2052 2053	62,740 47,747	3,005,868 2,574,677	4791.0% 5392.3%	69 55	14,991 10.970	718,213 591,524	4791.0% 5392.3%	1.2312 1.2312	0.9970	0.2005 0.2095	0.9890	0.799 0.790	0.769 0.761	4.00% 4.00%	0.238
	2054	35,944	2,188,663	6089.1%	43	7,940	483,499	6089.1%	1.2312	0.9970	0.2173	0.9890	0.783	0.753	4.00%	0.220
	2055	26,680	1,839,312	6894.0%	33	5,667	390,696	6894.0%	1.2312	0.9970	0.2256	0.9890	0.774	0.742	4.00%	0.212
	2056 2057	19,518 14.033	1,525,807 1,243.621	7817.6% 8861.9%	25 19	3,986 2,756	311,637 244,233	7817.6% 8861.9%	1.2312 1.2312	0.9970	0.2366 0.2496	0.9890	0.763 0.750	0.732 0.719	4.00% 4.00%	0.204 0.196
	2058	9,969	995,612	9986.8%	14	1,883	188,007	9986.8%	1.2312	0.9970	0.2574	0.9890	0.743	0.710	4.00%	0.188
	2059 2060	6,983	791,325	11331.9% 12778.9%	10	1,268 841	143,683	11331.9% 12778.9%	1.2312	0.9970	0.2648 0.2871	0.9890	0.735	0.700	4.00% 4.00%	0.181
	2060 2061	4,815 3,274	615,319 473,825	12778.9% 14471.7%	7 5	841 550	107,428 79,543	12778.9% 14471.7%	1.2312 1.2312	0.9970	0.2871 0.2867	0.9890	0.713 0.713	0.690 0.680	4.00% 4.00%	0.174 0.167
	2062	2,174	358,373	16485.9%	4	351	57,848	16485.9%	1.2312	0.9970	0.2935	0.9890	0.707	0.664	4.00%	0.161
	2063 2064	1,433 927	264,493 192,471	18463.8% 20757.9%	3 2	222 138	41,052 28.724	18463.8% 20757.9%	1.2312 1.2312	0.9970	0.2831 0.2878	0.9890	0.717 0.712	0.659 0.647	4.00% 4.00%	0.155 0.149
	2065	594	139,134	23439.1%	1	85	19,966	23439.1%	1.2312	0.9970	0.3679	0.9890	0.632	0.640	4.00%	0.143
	2066	374	94,678	25333.1%	1	52	13,064	25333.1%	1.2312	0.9970	0.3770	0.9890	0.623	0.630	4.00%	0.138
	2067 2068	240 164	59,600 41,206	24829.9% 25180.0%	1 0	32 21	7,907 5.257	24829.9% 25180.0%	1.2312 1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.00% 4.00%	0.132 0.127
	2069	112	30,809	27388.7%	0	14	3,779	27388.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.122
	2070	78	22,658	29157.7%	0	9	2,672	29157.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.117
	2071 2072	53 37	15,169 11,281	28443.8% 30821.5%	0	6 4	1,720 1,230	28443.8% 30821.5%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.00% 4.00%	0.113
	2073	25	8,492	33971.9%	0	3	890	33971.9%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.104
	2074 2075	16 10	6,472 4.571	40022.2% 45803.1%	0	2	652 443	40022.2% 45803.1%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.00% 4.00%	0.100
	2075	10 15	4,5/1 6.535	45803.1% 44671.3%	0	1	443 609	45803.1% 44671.3%	1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.00%	0.096
			2,555								1971	1.1100		.2/1		2.300
	Past Future	41,701,002 73.855.594	1,920,658 217,912,267	4.6% 295.1%	26,804 43,886	49,746,749 51,531,289	2,220,288 98,702.020	4.5% 191.5%								
	Lifetime	115,556,596	219,832,925	190.2%	70,690	101,278,038	100,922,308	99.6%								
loto:																

- Lifetime 115.556.596 219.832,925 190.2% 70.000 10.24.00

## Attachment 3 Metropolitan Life Insurance Company Pennsylvania Written Premium and Paid Claims Experience Projections With No Future Increase Group Policy Form: G.LTC.1697

		Group Policy Form: G.LT						OIII. G.LTC	Factors Derived from Projected Values for Illustrative Purposes Only							
			Without Interest	Loss R	atio Demonst	ration	With Interest		Fact Premium	ors Derived fr	rom Projected Valu	es for Illustrati		Only	Interest Rat Calendar Year	te Factors Mid-Year
	Calendar	Written	Paid	Loss	Life	Written	Paid	Loss	Rate Increase	Benefit	Policy	Policy	Policy	Premium	Effective	Disc / Accum
	Year 1997	Premium -	Claims -	Ratio N/A	Years -	Premium -	Claims -	Ratio N/A	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate 4.00%	Factor 2.0659
	1998	-		N/A	-	-	-	N/A							4.00%	1.9865
	1999 2000	-	:	N/A N/A			- :	N/A N/A							4.00% 4.00%	1.9101 1.8366
	2001	-		N/A	-	-	-	N/A							4.00%	1.7660
	2002 2003		:	N/A N/A	:		:	N/A N/A							4.00% 4.00%	1.6980 1.6327
	2004	-		N/A		-		N/A							4.00%	1.5699
Historical Experience	2005 2006	677		N/A 0.0%	- 4	983		N/A 0.0%							4.00% 4.00%	1.5096 1.4515
Experience	2007	103,695		0.0%	131	144,725		0.0%							4.00%	1.3957
	2008 2009	205,112 196,165	-	0.0%	137 130	275,259 253,127	-	0.0%							4.00% 4.00%	1.3420 1.2904
	2010	190,206		0.0%	126	235,998	-	0.0%							4.00%	1.2407
	2011 2012	190,410 189,746	106.246	0.0% 56.0%	124 120	227,164 217,666	121.879	0.0% 56.0%							4.00% 4.00%	1.1930 1.1471
	2012	178,915	100,246	0.0%	117	197,347	121,079	0.0%							4.00%	1.1030
	2014 2015	181,054 182,647	70,439	38.9% 0.0%	116 116	192,025 186,265	74,707	38.9% 0.0%							4.00% 4.00%	1.0606 1.0198
Projected	2016	181,754	8,213	4.5%	113	178,225	8,054	4.5%	1.0000	N/A	0.0221	N/A	0.978	0.995	4.00%	0.9806
Future	2017	176,780	27,705	15.7%	111	166,680	26,123	15.7%	1.0000	N/A	0.0243	N/A	0.976	0.973	4.00%	0.9429
Experience	2018 2019	171,527 166,051	47,417 65,706	27.6% 39.6%	108 105	155,507 144,752	42,989 57,278	27.6% 39.6%	1.0000 1.0000	N/A N/A	0.0261 0.0278	N/A N/A	0.974 0.972	0.970 0.968	4.00% 4.00%	0.9066 0.8717
	2020 2021	160,365	83,266	51.9%	102 98	134,419	69,794	51.9% 64.6%	1.0000	N/A N/A	0.0296 0.0323	N/A N/A	0.970 0.968	0.966 0.963	4.00%	0.8382 0.8060
	2021	154,441 148,286	99,730 116,504	64.6% 78.6%	95	124,474 114,917	80,379 90,287	78.6%	1.0000 1.0000	N/A	0.0341	N/A	0.966	0.960	4.00% 4.00%	0.7750
	2023	141,891	134,249	94.6%	92	105,731	100,037	94.6%	1.0000	N/A	0.0369	N/A	0.963	0.957	4.00%	0.7452
	2024 2025	135,269 128,452	153,491 174,024	113.5% 135.5%	88 84	96,920 88,496	109,976 119,892	113.5% 135.5%	1.0000 1.0000	N/A N/A	0.0391	N/A N/A	0.961 0.957	0.953 0.950	4.00% 4.00%	0.7165 0.6889
	2026	121,457	195,722	161.1%	80	80,459	129,655	161.1%	1.0000	N/A	0.0456	N/A	0.954	0.946	4.00%	0.6624
	2027 2028	114,329 107.115	218,182 241,187	190.8% 225.2%	76 72	72,824 65.604	138,975 147,719	190.8% 225.2%	1.0000 1.0000	N/A N/A	0.0489	N/A N/A	0.951 0.948	0.941 0.937	4.00% 4.00%	0.6370 0.6125
	2029	99,846	264,505	264.9%	68	58,801	155,770	264.9%	1.0000	N/A	0.0566	N/A	0.943	0.932	4.00%	0.5889
	2030 2031	92,568 85,329	287,997 310,870	311.1% 364.3%	64 60	52,418 46,460	163,081 169,263	311.1% 364.3%	1.0000 1.0000	N/A N/A	0.0607 0.0656	N/A N/A	0.939 0.934	0.927 0.922	4.00% 4.00%	0.5663 0.5445
	2032	78,196	332,246	424.9%	56	40,939	173,944	424.9%	1.0000	N/A	0.0700	N/A	0.930	0.916	4.00%	0.5235
	2033 2034	71,233 64,464	351,364 368,163	493.3% 571.1%	52 48	35,859 31,203	176,878 178,206	493.3% 571.1%	1.0000 1.0000	N/A N/A	0.0749	N/A N/A	0.925 0.921	0.911 0.905	4.00% 4.00%	0.5034 0.4840
	2035	57,948	382,361	659.8%	43	26,970	177,961	659.8%	1.0000	N/A	0.0871	N/A	0.913	0.899	4.00%	0.4654
	2036 2037	51,720 45.830	393,572 401.048	761.0% 875.1%	39 36	23,146 19.721	176,133 172,576	761.0% 875.1%	1.0000	N/A N/A	0.0913 0.0974	N/A N/A	0.909	0.893 0.886	4.00% 4.00%	0.4475 0.4303
	2038	40,295	404,675	1004.3%	32	16,673	167,439	1004.3%	1.0000	N/A	0.1040	N/A	0.896	0.879	4.00%	0.4138
	2039 2040	35,155 30,424	404,534 400,832	1150.7% 1317.5%	28 25	13,986 11,639	160,943 153,336	1150.7% 1317.5%	1.0000	N/A N/A	0.1089	N/A N/A	0.891	0.872	4.00% 4.00%	0.3978
	2041	26,116	393,606	1507.2%	22	9,606	144,781	1507.2%	1.0000	N/A	0.1236	N/A	0.876	0.858	4.00%	0.3678
	2042 2043	22,223	383,195	1724.3%	19 17	7,860	135,530	1724.3%	1.0000	N/A N/A	0.1296	N/A N/A	0.870	0.851	4.00%	0.3537
	2043	18,739 15,654	369,677 353,327	1972.7% 2257.0%	17	6,373 5,119	125,720 115,538	1972.7% 2257.0%	1.0000 1.0000	N/A N/A	0.1364 0.1446		0.855	0.843 0.835	4.00% 4.00%	0.3401 0.3270
	2045 2046	12,944 10,600	334,676 313,872	2585.5% 2961.1%	12 10	4,070 3,205	105,231 94,893	2585.5% 2961.1%	1.0000	N/A N/A	0.1506		0.849	0.827	4.00% 4.00%	0.3144
	2046	10,600 8,580	313,872 291,317	2961.1% 3395.3%	10	3,205 2,494	94,893 84,687	2961.1% 3395.3%	1.0000	N/A N/A	0.1607	N/A N/A	0.839	0.819	4.00%	0.3023
	2048	6,869	267,268	3890.7%	7	1,920	74,707	3890.7%	1.0000	N/A	0.1752	N/A	0.825	0.801	4.00%	0.2795
	2049 2050	5,440 4,248	242,708 217,944	4461.4% 5130.4%	6 5	1,462 1,098	65,233 56,324	4461.4% 5130.4%	1.0000 1.0000	N/A N/A	0.1806 0.1922	N/A N/A	0.819 0.808	0.792 0.781	4.00% 4.00%	0.2688 0.2584
	2051	3,278	193,147	5892.9%	4	814	47,996	5892.9%	1.0000	N/A	0.2074	N/A	0.793	0.772	4.00%	0.2485
	2052 2053	2,500 1,871	168,913 145,860	6757.9% 7796.5%	3 2	597 430	40,360 33.511	6757.9% 7796.5%	1.0000	N/A N/A	0.2094 0.2334	N/A N/A	0.791 0.767	0.763 0.748	4.00% 4.00%	0.2389 0.2297
	2054	1,386	124,523	8986.9%	2	306	27,508	8986.9%	1.0000	N/A	0.2227	N/A	0.777	0.741	4.00%	0.2209
	2055 2056	1,006 723	104,924 86,882	10432.8% 12011.0%	1	214 148	22,287 17,745	10432.8% 12011.0%	1.0000 1.0000	N/A N/A	0.2573 0.2520	N/A N/A	0.743 0.748	0.726 0.719	4.00% 4.00%	0.2124 0.2042
	2057	509	69,515	13666.0%	1	100	13,652	13666.0%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1964
	2058 2059	349 240	54,356 43.781	15563.2% 18257.9%	0	66 44	10,264 7,949	15563.2% 18257.9%	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1888 0.1816
	2060	162	34,581	21376.7%	0	28	6,037	21376.7%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1746
	2061 2062	106 66	26,577 19,238	25181.7% 29156.6%	0	18 11	4,462 3.105	25181.7% 29156.6%	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1679 0.1614
	2063	39	14,316	36500.8%	0	6	2,222	36500.8%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1552
	2064 2065	23 13	8,264 5,940	35773.5% 46921.4%	0	3 2	1,233 852	35773.5% 46921.4%	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1492 0.1435
	2066	6	2,852	44630.3%	-	1	394	44630.3%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1380
	2067 2068	2	1,052	64129.4% N/A		0	140	64129.4% N/A	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1327 0.1276
	2069	-		N/A		-		N/A N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1227
	2070	-	-	N/A N/A	-	-	-	N/A	1.0000	N/A N/A	N/A		N/A N/A	N/A	4.00%	0.1179
	2071 2072	-		N/A		-	-	N/A N/A	1.0000 1.0000	N/A	N/A N/A	N/A	N/A	N/A N/A	4.00% 4.00%	0.1134 0.1090
	2073 2074	-		N/A N/A	-	-		N/A N/A	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.00% 4.00%	0.1049 0.1008
	2074 2075		-	N/A N/A			- :	N/A N/A	1.0000	N/A N/A	N/A N/A		N/A N/A	N/A N/A	4.00% 4.00%	0.1008 0.0969
	2076-2096	-	-	N/A		-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.0932
	Past	1,618,629	176,685	10.9%	1,121	1,930,558	196,586	10.2%								
	Future	2,804,418	10,139,872	361.6%	1,910	1,952,817	4,389,050	224.8%								
Noto:	Lifetime	4,423,046	10,316,557	233.2%	3,031	3,883,375	4,585,636	118.1%	L							

<sup>|</sup> Lifetime | 4,425,040 | 10,316,037 | 233,278 | 3,037 |
Note:
- The projections are based on the assumptions derived using experience data through June 30, 2015
- Includes certificate forms GCLTCAARP-06-FC issued under group policy G.LTC.1697

## Attachment 3 Metropolitan Life Insurance Company Pennsylvania Written Premium and Paid Claims Experience Projections With 23.12% Future Increase Group Policy Form: C.LTC.1697

	Group Policy Form: G.L.I.C. tear															
	-		Water and test and a	Loss R	atio Demons	tration	Miles become		Fact	ors Derived fr	om Projected Value			Only	Interest Rat	
}	Calendar	Written	Without Interest Paid	Loss	Life	Written	With Interest Paid	Loss	Premium Rate Increase	Benefit	Policy	Persistency Policy	Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1997 1998		:	N/A N/A		-		N/A N/A							4.00% 4.00%	2.0659 1.9865
	1999			N/A		-		N/A							4.00%	1.9101
	2000			N/A		-	-	N/A							4.00%	1.8366
	2001			N/A N/A		-		N/A N/A							4.00% 4.00%	1.7660
	2002			N/A		-		N/A							4.00%	1.6327
	2004	-		N/A		-	-	N/A							4.00%	1.5699
Historical Experience	2005 2006	677		N/A 0.0%	4	983		N/A 0.0%							4.00% 4.00%	1.5096 1.4515
LAPONONICO	2007	103,695		0.0%	131	144,725		0.0%							4.00%	1.3957
	2008	205,112		0.0%	137	275,259	-	0.0%							4.00%	1.3420
	2009 2010	196,165 190,206		0.0%	130 126	253,127 235,998	-	0.0%							4.00% 4.00%	1.2904 1.2407
	2010	190,410		0.0%	124	227,164		0.0%							4.00%	1.1930
	2012	189,746	106,246	56.0%	120	217,666	121,879	56.0%							4.00%	1.1471
	2013 2014	178,915 181,054	70,439	0.0% 38.9%	117 116	197,347 192,025	74,707	0.0% 38.9%							4.00% 4.00%	1.1030 1.0606
	2015	182,647	70,435	0.0%	116	186,265	74,707	0.0%							4.00%	1.0198
Projected	2016	181,754	8,213	4.5%	113	178,225	8,054	4.5%	1.0000	1.0000	0.0221	1.0000	0.978	0.995	4.00%	0.9806
Future Experience	2017 2018	176,780 179,449	27,705 47.058	15.7% 26.2%	111 107	166,680 162,689	26,123 42.663	15.7% 26.2%	1.0000 1.0542	1.0000 0.9984	0.0243 0.0319	1.0000 0.9940	0.976 0.968	0.973 0.970	4.00% 4.00%	0.9429
-Aperiello8	2018	185,733	64,789	34.9%	107	161,910	56,478	34.9%	1.0542	0.9984	0.0319	0.9890	0.968	0.970	4.00%	0.8717
	2020	191,457	82,103	42.9%	101	160,480	68,819	42.9%	1.2108	0.9970	0.0296	0.9890	0.970	0.966	4.00%	0.8382
	2021 2022	187,156 180,019	98,337 114,877	52.5% 63.8%	97 94	150,841 139,509	79,256 89,026	52.5% 63.8%	1.2290 1.2312	0.9970 0.9970	0.0323 0.0341	0.9890 0.9890	0.968 0.966	0.963 0.960	4.00% 4.00%	0.8060 0.7750
	2023	172,256	132,374	76.8%	91	128,358	98,640	76.8%	1.2312	0.9970	0.0369	0.9890	0.963	0.957	4.00%	0.7452
	2024	164,217	151,347	92.2%	87	117,661	108,440	92.2%	1.2312	0.9970	0.0391	0.9890	0.961	0.953	4.00%	0.7165
	2025 2026	155,941 147,449	171,593 192,988	110.0% 130.9%	83 79	107,435 97,677	118,218 127,844	110.0% 130.9%	1.2312 1.2312	0.9970 0.9970	0.0425 0.0456	0.9890 0.9890	0.957 0.954	0.950 0.946	4.00% 4.00%	0.6889 0.6624
	2026	138,796	215,134	155.0%	76	88,409	137,033	155.0%	1.2312	0.9970	0.0438	0.9890	0.954	0.946	4.00%	0.6370
	2028	130,038	237,818	182.9%	72	79,644	145,656	182.9%	1.2312	0.9970	0.0525	0.9890	0.948	0.937	4.00%	0.6125
	2029 2030	121,214 112,378	260,810 283,974	215.2% 252.7%	68 63	71,384 63.635	153,594 160.804	215.2% 252.7%	1.2312 1.2312	0.9970 0.9970	0.0566 0.0607	0.9890 0.9890	0.943	0.932 0.927	4.00% 4.00%	0.5889 0.5663
	2030	103,590	306,528	295.9%	59	56,403	166,899	295.9%	1.2312	0.9970	0.0656	0.9890	0.939	0.927	4.00%	0.5445
	2032	94,930	327,606	345.1%	55	49,700	171,515	345.1%	1.2312	0.9970	0.0700	0.9890	0.930	0.916	4.00%	0.5235
	2033	86,477	346,456	400.6%	51	43,533	174,407	400.6%	1.2312	0.9970	0.0749	0.9890	0.925	0.911	4.00%	0.5034
	2034 2035	78,259 70,349	363,021 377,021	463.9% 535.9%	47 43	37,881 32,742	175,717 175,475	463.9% 535.9%	1.2312 1.2312	0.9970 0.9970	0.0793 0.0871	0.9890 0.9890	0.921 0.913	0.905 0.899	4.00% 4.00%	0.4840 0.4654
	2036	62,788	388,075	618.1%	39	28,099	173,673	618.1%	1.2312	0.9970	0.0913	0.9890	0.909	0.893	4.00%	0.4475
	2037 2038	55,638 48.919	395,447 399.023	710.8% 815.7%	35	23,942 20,241	170,165 165.100	710.8% 815.7%	1.2312	0.9970 0.9970	0.0974	0.9890 0.9890	0.903	0.886 0.879	4.00% 4.00%	0.4303 0.4138
	2038	48,919 42,679	399,023	934.6%	32 28	16,980	158,695	934.6%	1.2312 1.2312	0.9970	0.1040 0.1089	0.9890	0.896	0.879	4.00%	0.4138
	2040	36,935	395,233	1070.1%	25	14,129	151,195	1070.1%	1.2312	0.9970	0.1165	0.9890	0.883	0.865	4.00%	0.3825
	2041	31,705 26,979	388,108 377,843	1224.1%	22	11,662 9.542	142,759 133,637	1224.1%	1.2312	0.9970	0.1236 0.1296	0.9890	0.876	0.858	4.00% 4.00%	0.3678
	2042	26,979 22,750	377,843 364,514	1400.5%	19 16	9,542 7,737	133,637 123,964	1400.5% 1602.3%	1.2312	0.9970	0.1296 0.1364	0.9890	0.870	0.851	4.00%	0.3537
	2044	19,005	348,392	1833.2%	14	6,215	113,925	1833.2%	1.2312	0.9970	0.1446	0.9890	0.855	0.835	4.00%	0.3270
	2045	15,715	330,002	2100.0%	12	4,941	103,761	2100.0%	1.2312	0.9970	0.1506	0.9890	0.849	0.827	4.00%	0.3144
	2046 2047	12,868 10,416	309,488 287,248	2405.0% 2757.7%	10 8	3,891 3,028	93,568 83,504	2405.0% 2757.7%	1.2312 1.2312	0.9970 0.9970	0.1607 0.1677	0.9890 0.9890	0.839 0.832	0.819 0.809	4.00% 4.00%	0.3023 0.2907
	2048	8,339	263,535	3160.1%	7	2,331	73,664	3160.1%	1.2312	0.9970	0.1752	0.9890	0.825	0.801	4.00%	0.2795
	2049	6,604	239,318	3623.6%	6	1,775	64,322	3623.6%	1.2312	0.9970	0.1806	0.9890	0.819	0.792	4.00%	0.2688
	2050 2051	5,157 3,979	214,900 190,450	4167.0% 4786.3%	5 4	1,333 989	55,538 47,326	4167.0% 4786.3%	1.2312 1.2312	0.9970 0.9970	0.1922 0.2074	0.9890 0.9890	0.808 0.793	0.781 0.772	4.00% 4.00%	0.2584 0.2485
	2052	3,034	166,554	5488.9%	3	725	39,796	5488.9%	1.2312	0.9970	0.2094	0.9890	0.793	0.763	4.00%	0.2389
	2053	2,271	143,823	6332.4%	2 2	522	33,043	6332.4%	1.2312	0.9970	0.2334	0.9890	0.767	0.748	4.00%	0.2297
	2054 2055	1,682 1,221	122,783 103,458	7299.3% 8473.7%	2	372 259	27,124 21,976	7299.3% 8473.7%	1.2312	0.9970	0.2227 0.2573	0.9890	0.777	0.741	4.00% 4.00%	0.2209
	2056	878	85,668	9755.6%	1	179	17,497	9755.6%	1.2312	0.9970	0.2520	0.9890	0.748	0.719	4.00%	0.2042
	2057	618	68,544	11099.8%	1	121	13,461	11099.8%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1964
	2058 2059	424 291	53,597 43,169	12640.6% 14829.4%	0	80 53	10,121 7,838	12640.6% 14829.4%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.00% 4.00%	0.1888 0.1816
	2060	196	34,098	17362.5%	0	34	5,953	17362.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1746
	2061	128	26,206	20452.9%	0	22	4,399	20452.9%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1679
	2062 2063	80 48	18,969 14,116	23681.5% 29646.5%	0	13	3,062 2,191	23681.5% 29646.5%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.00% 4.00%	0.1614 0.1552
	2064	28	8,148	29055.8%	0	4	1,216	29055.8%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1492
	2065	15	5,857	38110.3%	0	2	841	38110.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1435
	2066 2067	8 2	2,812 1.037	36249.4% 52086.9%		1 0	388 138	36249.4% 52086.9%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.00% 4.00%	0.1380 0.1327
	2067	-	1,037	52086.9% N/A		-	138	52086.9% N/A	1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.00%	0.1327
	2069	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1227
	2070 2071		-	N/A N/A		-	-	N/A N/A	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.00% 4.00%	0.1179 0.1134
	2071			N/A N/A		-		N/A N/A	1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.00%	0.1134
	2073	-	-	N/A		-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1049
	2074 2075			N/A N/A		_		N/A N/A	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.00% 4.00%	0.1008 0.0969
	2076-2096			N/A N/A		]		N/A N/A	1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.00%	0.0989
	Past Future	1,618,629 3,279,644	176,685 9,999,053	10.9% 304.9%	1,121 1.892	1,930,558 2,254,024	196,586 4.328.500	10.2% 192.0%								
	Lifetime	4,898,272	10,175,738	207.7%	3,013	4,184,582	4,525,086	108.1%								

Lifetime 4.898,272 10,175,738 207.7% 3,013 4,184,582 4.525,086 108.1% |
Note:
- The projections are based on the assumptions derived using experience data through June 30, 2015
- Includes certificate forms CCLTCARP-06-FC Essued under group policy GLTC.1697
- The current requested increase of 23.12% is assumed to be implemented over three phases with the 1st phase starting January 2018; 2nd phase starting April 2019; and 3rd phase starting July 2020.

### Attachment 4

## Metropolitan Life Insurance Company Group Policy Form: G.LTC1697, Certificate Forms: GCLTCAARP-06-FC

### **Historial Claim and Active Life Reserves**

### Nationwide

Calendar	Claim	Active Life
Year	Reserves	Reserves <sup>1</sup>
2001	-	
2002	-	
2003	-	
2004	-	
2005	-	
2006	-	
2007	-	
2008	-	
2009	-	
2010	-	
2011	86,968	
2012	193,499	
2013	184,643	
2014	1,104,057	
2015	1,703,775	31,740,165

### State of Pennsylvania

Calendar	Claim	Active Life
Year	Reserves	Reserves <sup>1</sup>
2001	-	
2002	-	
2003	-	
2004	-	
2005	-	
2006	-	
2007	-	
2008	-	
2009	-	
2010	-	
2011	-	
2012	77,799	
2013	-	
2014	94,989	
2015	46,590	1,351,312

<sup>&</sup>lt;sup>1</sup> Figure as of 12/31/2015



Metropolitan Life Insurance Company AARP Long-Term Care Insurance P.O. Box 990028 Hartford, CT 06199-0028

[Mail Date]

Group: Membership #: Group #: AARP [Membership #] [94777]

New Long-Term Care Insurance coverage rates effective [DATE].

[First Name] [Middle Initial] [Last Name][Address 1][Address 2][Address 3][City, ST Zip or Country Name if Foreign address]

### Premium (Contribution) Increase Notification- Please review

### Why MetLife is contacting you

This letter is to inform you of a premium increase that is being implemented on your Long-Term Care Insurance coverage administered by MetLife, the insurer of your AARP Long Term Care certificate.

### What you need to know

After an extensive review of its long term care (LTC) insurance business, MetLife has determined that a rate change on certain LTC insurance policies is necessary due to changes in actuarial assumptions since they were initially priced. As a result, MetLife filed requests with the appropriate State Departments of Insurance to increase the current premiums associated with MetLife's AARP Certificates.

MetLife received authority to implement a 23.12% premium increase on your Certificate over a 3 year period. The information below indicates the effective date and amount of your initial increase of approximately 10%. The second increase of approximately 10% will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. The third increase of approximately 1.75% will occur no sooner than two years from the date indicated below and will be based on your premium in effect at that time. You will be notified separately prior to the second and third increase.

Effective Date: [EFFECTIVE DATE]

Current Premium Amount: [OLD AMOUNT]/[FREQUENCY]\*
Increased Premium Amount: [NEW AMOUNT]/[FREQUENCY]

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your certificate, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.** 

Please note that if you are on waiver of contribution at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

<sup>\*</sup> Current Premium information is as of [APPLY RUN DATE] and may not reflect recent changes.

### **Your Options**

MetLife understands that a premium increase may not be affordable for some insureds. We are, therefore, offering you personalized options, if available, to help reduce the impact of the premium increase. Please review the enclosed Coverage Change Form to see what options are available to you. Please note that all options available may not be of equal value, based on your personal situation.

Please carefully evaluate your individual situation before selecting one of these options. We believe that long term care insurance should be considered in every financial plan and encourage you to maintain your certificate to retain the valuable protection it provides. However, if you choose to cancel your coverage, or make any changes, please complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your certificate permit you to make these changes at any time.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your certificate anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

### **Cancellation Requests**

If you choose to cancel your Long-Term Care Insurance Coverage with MetLife, a limited long-term care benefit may still be available to you.

### [Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL") which provides limited coverage as described below. (Please note that this limited coverage does not provide the same level of coverage you currently have.) Under LCUL, your [Total Lifetime Benefit] [Total Benefit Amount] will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the daily Nursing Home Benefit][30 times the Daily Benefit Amount] in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your certificate, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining [Total Lifetime Benefit][Total Benefit Amount] of your certificate immediately prior to your date of lapse. Once LCUL goes into effect, your certificate will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For certificateholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature ("CBUL") as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

### [Insert for letters to insureds who have an existing NF benefit:

Records indicate your certificate includes a nonforfeiture feature providing for reduced or limited coverage in the event that your certificate lapses due to cancellation or nonpayment of premium. Please refer to your certificate for additional information. If you elect to cancel your coverage, you are eligible for the limited

coverage as described in your certificate under the nonforfeiture feature. (Please note that this limited coverage is not intended to replace coverage you currently have.)]

### [Insert for insureds with paid-up coverage with a layer of non-paid up coverage:

Records indicate you are making premium payments on only a portion of your coverage and that the remainder of your coverage is fully paid-up. In the event you stop making premium payments or notify MetLife you do not wish to maintain the portion of your coverage that is not fully paid up, you will retain the portion of your coverage that is fully paid-up. In this case, the portion of your coverage on which you are making premium payments will end. Please be aware that the portion of your coverage that is paid-up is **not** subject to the premium increase.]

### At MetLife we're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call our Customer Service team at [800-247-2335], between the hours of [8:00 a.m.–8:00 p.m.]. Call center representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,

Thomas G. Reilly, Director

Thanas S. Reily

Product Management & Compliance

Metropolitan Life Insurance Company

Encl: [Frequently Asked Questions, Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

### Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvan	ennsylvania								
			De	epartment 1	Use Only						
2.	State Tracking ID			· pur viii v	ese emj						
ME	ГА-130989999										
3.	Insurer Name & Address		Domicile	Insurer License Type	NAIC Group #	NAIC	#	FEIN#	State #		
	Metropolitan Life Insurance Insurance Products Contrac 1095 Avenue of the America New York, NY 10036-6796	ets	NY		241	65978	8	13-5581829			
4	Cantact Name & Address	Tolombon	elephone # Fax #					A J.J.,			
Metro 1300	Contact Name & Address da Lula opolitan Life Insurance Co. Hall Blvd nfield, CT 06002	Telephon	656-3862	Fax	n/a			Address	1		
5.	Requested Filing Mode    Review & Approval										
6.	Company Tracking Numb	er CT1	17-208 FC2								
7.	New Submission     ■	Resubmis	ssion	Previous fil	e#						
			☐ Individual ☐ Franchise								
8.	Market	Gro	Group Small Small and Large Sm								
9.	Type of Insurance (TOI)	LTO	C03G – Grou	p Long-Te	rm Care In	surance					
10.	Sub-Type of Insurance (Su TOI)	ıb-	C03G.001 – Q	Qualified							
	FORMS   Outline of Coverage   Certificate   Application/Enrollment   Rider/Endorsement   Advertising   Schedule of Benefits   Other   Rates   New Rate   Revised Rate										
11.	<b>Submitted Documents</b>	Plea	FILING OTHER THAN FORM OR RATE: Please explain: SUPPORTING DOCUMENTATION								
		☐ Art ☐ Ass ☐ Sta	SUPPORTING DOCUMENTATION  Articles of Incorporation								

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12.	Filing Submission Date	April 5, 2017		
13	Filing Fee	Amount	C	heck Date
13	(If required)	Retaliatory Yes	] No C	heck Number
14.	Date of Domiciliary Approval	Not Applicable		
15.	Filing Description:			
	This is a filing of a premium rate letter for details.	schedule increase for group l	ong-term care i	nsurance policies. Please see our filing
16.	Certification (If required)			
ΙH		ewed the applicable filing requisions for the state of	irements for this Pennsyl	filing, and the filing complies with all vania
Priı	nt Name <u>Melinda Lula</u>		Title	Senior Product Consultant
	Melinda Lula			
Sig	nature		Date:	April 5, 2017

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17.		Form Filing	g Attachment	
This	s filing transmittal is part of company tra	ncking number		
This	filing corresponds to rate filing compan	y tracking number		
	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			☐ Initial ☐ Revised ☐ Other	_
02			☐ Initial ☐ Revised ☐ Other	_
03			☐ Initial ☐ Revised ☐ Other	_
04			☐ Initial ☐ Revised ☐ Other	_
05			☐ Initial ☐ Revised ☐ Other	_
06			☐ Initial ☐ Revised ☐ Other	_
07			☐ Initial ☐ Revised ☐ Other	_
08			☐ Initial ☐ Revised ☐ Other	_
09			☐ Initial ☐ Revised ☐ Other	_
10			☐ Initial ☐ Revised ☐ Other	
LH FFA	A-1	<u> </u>	<u> </u>	·

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18.		Rate Filing A	Attachment				
This	filing transmittal is part of company track	ing number	CT17-208 FC2				
This	filing corresponds to form filing company	tracking number	CT17-208 FC2				
Over	all percentage rate indication (when appli	cable)					
	all percentage rate impact for this filing		23.12%				
		Affected Form		Previous State Filing			
	Document Name	Numbers		Number			
	Demonstration						
01	Description Actuarial Memorandum and Rates	GCLTCAARP-06-	New				
01	Actuaria Memorandum and Rates	FC					
			Request + 23.12%%				
			Other				
02	Actuarial Memorandum and Rates	G.LTC1697	New				
			Revised				
			Request +23.12%%  Other				
03			New				
			Revised				
0.4			Other				
04			□ New				
			Revised				
			Other				
05			□ New				
			Revised				
			Request +%%				
0.0			Other				
06			☐ New ☐ Revised				
			Other				
07			New				
			Revised				
			Request +%%				
08			☐ Other ☐ New				
08			Revised				
			Request +%%				
			Other				
09			New				
			Revised				
			Request +%%  Other				
10			New				
10			Revised				
			Request +%%				
			Other				

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